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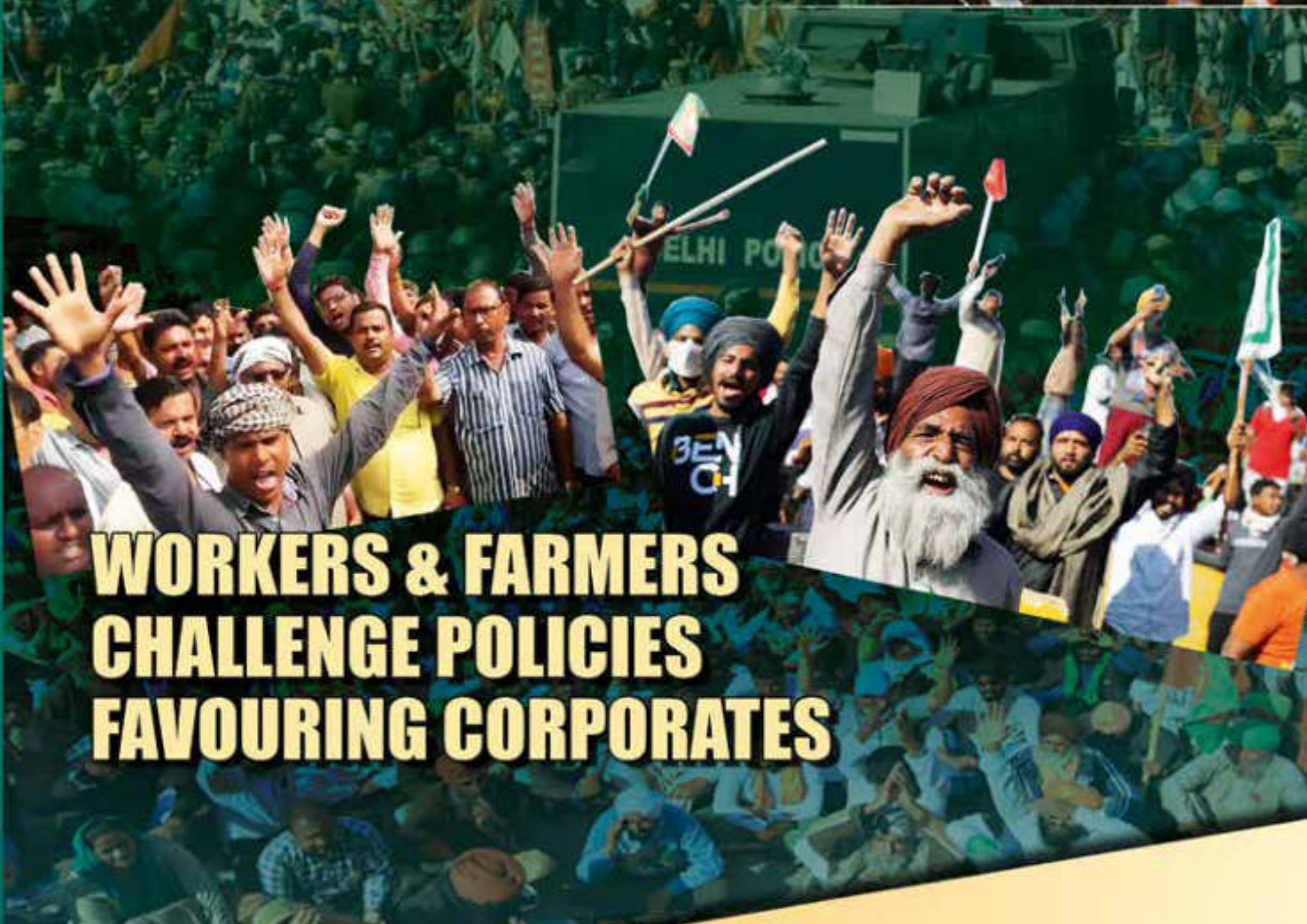


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**Maradona
The Football Genius**



**WORKERS & FARMERS
CHALLENGE POLICIES
FAVOURING CORPORATES**

2021



**WELCOME NEW YEAR
WITH FAITH IN STRUGGLES
WE SHALL CLEAR THE DARK CLOUDS**



NMS BHAVAN

**UNION OFFICE OF LIC EMPLOYEES' UNION (AIIEA)
ERNAKULAM DIVISION**

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WINTER OF DISCONTENT

India is witnessing unprecedented agitation by the working class and peasantry. The nationwide strike on 26th November by the workers with an estimated participation of nearly 250 million is said to be the biggest coordinated strike action anywhere in the world. On the heels of this massive action by the workers, the farmers have begun their agitation for the repeal of three Farm Laws passed by the Parliament subverting all parliamentary procedures. These struggles are creating conditions for the coming together of the two most important sections of the Indian society to challenge the economic policies and ideological positions of the government.

The 26th November nationwide strike had projected demands of all sections of Indian society including farming community. This strike demanded that labour laws rammed through the parliament to benefit the employing classes need to be revisited. The government should fix minimum wages to the levels that can ensure a decent and dignified existence for a worker. In the absence of any social security for Indians, the demand for a universal pension scheme was raised. This working class action also demanded an end to agricultural distress and remunerative prices for the farm produce. The strike demanded that in the background of the serious crisis caused by Covid, the government must transfer reasonable income to the marginalised households for a specified period and also ensure free foodgrain distribution so that minimum needs of the people can be met. The unprecedented success of the strike has validated these demands.

The farmers for the last several days are camping at the borders of national capital demanding repeal of three farm laws passed by the Modi government in unprecedented hurry. There is a wide consensus that Indian agriculture is in a serious crisis and vast majority of those who depend on agriculture are leading a miserable life. A recent survey by NABARD reveals the extent of deprivation and misery of the farmers. This survey points out that the average income of agricultural households in India is Rs.8931 per month. Out of this farmers earn a measly amount of Rs.3140 per month through cultivation with the rest of the amount coming through daily wage earnings, live stock rearing and other activities. It must be understood that 87 percent of the agricultural households own less than two hectare of land. The National Sample Survey Organisation estimates that the farmers owning upto 2 hectare of

land earn a measly amount of Rs.5240 per month. These statistics reveal the magnitude of misery and deprivation the farming community faces in India. Not just the farm income is insufficient to meet the basic needs for a decent life, the lack of remunerative prices have pushed increasing number of farm households into indebtedness. The NABARD estimates that the average rural households have a debt of Rs.91852/-. This is leading to increasing number of farmer suicides.

The farmers have been in agitation for several years now for remunerative prices for their produce. They have been demanding that the government should fix Minimum Support Price to all farm produce on the basis of the recommendations of Swaminathan Committee. But a government that places its faith on free markets is refusing to act on these recommendations. The government without having consultations with the farming community has brought three farm laws which the farmers see as an effort towards corporatisation and privatisation of agriculture. They are also convinced these laws in due course will make the MSP regime redundant with the government abdicating the responsibility of procuring food grains. The farmers also fear

that these measures will lead to further erosion of their incomes and hence are demanding repeal of these laws and broader consultation with their organisations to improve the agriculture sector.

It is unfortunate that the government refuses to listen to the aggrieved workers and farmers. It has become a policy of the government to discredit and delegitimize any agitation of the workers, farmers or other sections of the society. In the present case too, the actions of the government are no different. The workers and farmers struggles are termed anti-national. There is a virulent campaign that the farmers' agitation is a conspiracy engineered by Pakistan and China. The important functionaries of the government have made unsubstantiated claims that the farmer agitation is being led by Maoists and Khalistanis. These crude attempts to delegitimize the farmers' struggles have totally failed and there is increasing support to the agitation from different sections of Indian society. The Prime Minister who never loses an opportunity to profess his democratic credentials considers all those who voice differences with his government policies as ignorant and victims of misleading campaign. This leaves one wondering if we are living in a democracy or the country is taken

असंतोष भरी सर्दी

भारत मजदूर और किसान वर्ग के अभूतपूर्व आन्दोलन देख रहा है। लगभग 25 करोड़ की अनुमानित भागीदारी के साथ श्रमिकों द्वारा 26 नवम्बर को की गई देशव्यापी हड़ताल को दुनिया में कहीं भी हुई सबसे बड़ी समन्वित हड़ताल कार्यवाही माना जा रहा है। श्रमिकों द्वारा की गई इस भारी कार्यवाही से तैयार जमीन पर किसानों ने संसद द्वारा समस्त संसदीय प्रक्रियाओं को धता बताते हुए पारित तीन कृषि कानूनों को निरस्त करने के लिए अपना आन्दोलन शुरू कर दिया है। ये संघर्ष सरकार की आर्थिक नीतियों और विचारधारात्मक रूख को चुनौती देने के लिए भारतीय समाज के दो सबसे महत्वपूर्ण वर्गों के एक साथ आने की परिस्थितियां पैदा कर रहे हैं।

26 नवम्बर की राष्ट्रव्यापी हड़ताल ने किसान समुदाय सहित भारतीय समाज के सभी वर्गों की मांगों को आगे बढ़ाया था। इस हड़ताल ने मांग रख दी थी कि रोजगार देने वाले वर्गों को लाभान्वित करने के लिए संसद द्वारा मटियामेट कर दिये गये श्रम कानूनों को संशोधित करने की आवश्यकता है। सरकार को उन स्तरों पर न्यूनतम मजदूरी तय करनी चाहिए जो एक श्रमिक के लिए सभ्य और गरिमापूर्ण अस्तित्व सुनिश्चित कर सके। समस्त भारतीयों के लिए किसी भी सामाजिक सुरक्षा के अभाव

में सार्वभौमिक पेन्शन योजना की मांग उठाई गई थी। मजदूर वर्ग की इस कार्यवाही के माध्यम से यह मांग भी रखी गई कि कृषि पर छाये संकट का अब एक अन्त हो और कृषि उत्पादों का लाभकारी और वाजिब दाम मिले। हड़ताल ने मांग रखी कि कोविड की वजह से गम्भीर संकट की पृष्ठभूमि में सरकार को एक निश्चित अवधि के लिए सीमान्त घरों में उचित आय हस्तान्तरित करनी चाहिए और मुफ्त खाद्यान्न वितरण भी सुनिश्चित करना चाहिए ताकि लोगों की न्यूनतम आवश्यकताओं को पूरा किया जा सके। हड़ताल की अभूतपूर्व सफलता ने इन मांगों को मान्यता दी है।

मोदी सरकार द्वारा अभूतपूर्व हड़बड़ी में पारित तीन कृषि कानूनों को निरस्त करने की मांग को लेकर पिछले कई दिनों से किसान राष्ट्रीय राजधानी की सीमाओं पर डेरा डाले हुए हैं। इस बात पर व्यापक सहमति है कि भारतीय कृषि एक गम्भीर संकट में है और जो लोग कृषि पर निर्भर हैं उनमें से अधिकांश एक दुखी जीवन जी रहे हैं। नाबार्ड द्वारा हाल ही में किए गए एक सर्वेक्षण से पता चलता है कि किसान किस हद तक वंचित और दुर्गति को प्राप्त हैं। यह सर्वेक्षण बताता है कि भारत में कृषि परिवारों की औसत आय 8931 रुपये प्रति माह है। इस आमदनी में से किसान सिर्फ एक छोटी सी राशि

over by a monarch! The Monarch always believes that he knows what is best for his subjects and all his decisions must be accepted without any reservation. Let us remind the ruling classes that people of India are citizens of the Republic and not the subjects under a monarch and any democracy demands utmost importance to the voice of dissent. The agitating workers and farmers have, therefore, rightly rejected the messiah politics and are demanding their involvement in framing policies that impact their life and living.

The working class like the farmers feel that the labour legislations brought by the government will make their living and working conditions miserable. These legislations will make permanency of jobs redundant heralding a regime of hire and fire. The unionisation of the workers is made difficult and strikes to protest the policies that adversely impact the workers are almost made impossible. These legislations further empower the capitalist class to exploit the workers to maximise the profits. The pauperisation of the workers can be seen from the fact that claimed post-covid economic recovery in India is being achieved through reduction of wages and increase in profits.

The massive struggles developing in every sector of the Indian economy reflect the deep discontent of various sections of the Indian society. The country has seen big sectoral battles in different industries. The 26th November strike and the ongoing farmers agitation is a serious challenge to the policies of polarisation and economic deprivation. These agitations challenge the policies that are helping the crony capitalists and unprecedented concentration of wealth. It is horrifying to note that when the working class as a whole lost tens of millions of jobs and saw a massive reduction in their incomes, the combined wealth of India's billionaires rose by around 33% during the first four months of the coronavirus induced nationwide lockdown. It must be unacceptable for any democracy to allow 1% of India's richest to own 43% of the national wealth while the bottom 50% of the population owning a mere 2.8%. Such vulgar concentration of wealth and such massive scale of deprivation cannot be allowed to sustain. The coming together of the struggles of the workers and the farmers is the beginning of a serious challenge to these policies and to demand a decent and dignified life to every citizen of India.

रूपये 3140 प्रतिमाह खेती से कमाता है बाकी की राशि वह दैनिक मजदूरी, पशुपालन और अन्य गतिविधियों के माध्यम से अर्जित करता है। यह समझना चाहिए कि 98 प्रतिशत कृषि परिवारों के पास दो हेक्टेयर से कम भूमि है। नेशनल सैंपल सर्वे ऑर्गनाइजेशन का अनुमान है कि 2 हेक्टेयर भूमि के मालिक किसानों को प्रति माह 5240 रूपये की औसत आय होती है। इन आँकड़ों से भारत में कृषक समुदाय की दुर्दशा का स्पष्ट पता चलता है। एक सभ्य जीवन हेतु बुनियादी जरूरतों को पूरा करने के लिए न केवल खेती अपर्याप्त है बल्कि लाभकारी कीमतों की कमी ने खेतिहर परिवारों की बढ़ती हुई संख्या को ऋणग्रस्तता में धकेल दिया है। नाबार्ड का अनुमान है कि औसत ग्रामीण परिवारों पर 91852 रूपये का कर्ज है। यह किसान आत्महत्याओं की बढ़ती संख्या का मुख्य कारक है।

किसान अपनी उपज हेतु लाभकारी कीमतों के लिए कई वर्षों से आन्दोलन कर रहे हैं। वे मांग करते रहे हैं कि सरकार स्वामीनाथन समिति की सिफारिशों के आधार पर सभी कृषि उपजों का न्यूनतम समर्थन मूल्य तय करे। लेकिन मुक्त बाजारों पर अपना विश्वास रखने वाली सरकार इन सिफारिशों पर कार्यवाही करने से इन्कार कर रही है। कृषक समुदाय के साथ विचार-विमर्श किए बिना यह सरकार जिस तरह इन तीन कृषि कानूनों को लायी है उनको किसान कृषि के निजीकरण

और निगमीकरण की दिशा में एक प्रयास के रूप में देखते हैं। वे इस बात को भी पक्का मान रहे हैं कि समय के साथ ये कानून एमएसपी व्यवस्था को सरकार द्वारा खाद्यान्न खरीदने की जिम्मेदारी को त्यागने के साथ ही निरर्थक साबित कर देंगे। किसानों को यह भी डर है कि इन उपायों से उनकी आय में और गिरावट आएगी और इसलिए वे इन कानूनों को रद्द करने और कृषि क्षेत्र में सुधार के लिए अपने संगठनों के साथ व्यापक परामर्श की मांग कर रहे हैं।

यह दुर्भाग्यपूर्ण है कि सरकार व्यथित श्रमिकों और किसानों की बात सुनने से इन्कार कर देती है। सरकार की यह नीति बन गई है कि वह श्रमिकों, किसानों या समाज के अन्य वर्गों के किसी भी आन्दोलन को अवैध और बदनाम करे। वर्तमान मामले में भी सरकार के तौर तरीके अलग नहीं हैं। मजदूरों और किसानों के संघर्षों को राष्ट्र विरोधी करार दिया जा रहा है। उग्र संक्रामक प्रचार अभियान चलाया जा रहा है कि किसानों का आन्दोलन पाकिस्तान और चीन द्वारा रची गई साजिश है। सरकार के महत्वपूर्ण पदाधिकारियों ने यह दावा किया है कि किसान आन्दोलन का नेतृत्व माओवादियों और खालिस्तानियों द्वारा किया जा रहा है। किसानों के संघर्षों को अवैध चित्रित करने के ये कुचक्र पूरी तरह से विफल हो गए हैं और भारतीय समाज के विभिन्न वर्गों से आन्दोलन को समर्थन बढ़ रहा है। जो प्रधानमन्त्री अपनी लोकतान्त्रिक

साख को गढ़ने का कोई भी अवसर कभी नहीं गंवाते वह सरकार की नीतियों के साथ मतभेद प्रकट करने वालों के प्रति बिल्कुल अनभिज्ञ से बन जाते हैं और उन्हें भ्रामक प्रचार का शिकार बताते रहते हैं। इससे यह सभी को आश्चर्य से इस सोच में डाल देता है कि हम एक लोकतन्त्र में भी रह रहे हैं कि नहीं, या फिर देश को एक राजशाही ने कब्जे में ले लिया है! एक राजा हमेशा ऐसा मानता है कि प्रत्येक विषय पर वो जो भी भला-बुरा सोच रहा है वह सर्वश्रेष्ठ है और उसके प्रत्येक निर्णय को निर्विवाद रूप से स्वीकार किया जाना चाहिए।

किसानों की तरह मजदूर वर्ग को लगता है कि सरकार द्वारा लाए गए श्रम कानून उनके रहन-सहन और कामकाजी परिस्थितियों को दयनीय बना देंगे। ये कानून नौकरियों में स्थिरता को बेमानी बना देंगे जिससे हायर एण्ड फायर घोषित नीति बन जायेगी। श्रमिकों का यूनियन बनाने का कार्य कठिन बना दिया गया है और श्रमिकों को प्रतिकूल रूप से प्रभावित करने वाली नीतियों के विरोध में हड़ताल के माध्यम से प्रतिरोध करना लगभग असम्भव बना दिया जा रहा है। ये विधान आगे चलकर पूंजीपति वर्ग को अपने मुनाफे को अधिकतम करने के लिए मजदूरों के शोषण करने हेतु और भी अधिक सशक्त बनाएँगे। श्रमिकों की कंगाली को इस तथ्य के साथ देखा जा सकता है कि कोविड उपरान्त भारत की आर्थिक हालात में सुधार का जो दावा किया जा रहा है वह मजदूरी में कमी करके मुनाफा बढ़ने के आधार पर किया जा रहा है।

भारतीय अर्थव्यवस्था के प्रत्येक क्षेत्र में विकसित होने वाले बड़े संघर्ष भारतीय समाज के विभिन्न वर्गों के गहरे असन्तोष को दर्शाते हैं। देश ने विभिन्न उद्योगों के अपने-अपने क्षेत्र में बड़ी लड़ाईयां देखी हैं। 26 नवम्बर की हड़ताल और जारी किसान आन्दोलन धृवीकरण और आर्थिक अभाव की नीतियों के लिए एक गम्भीर चुनौती है। ये आन्दोलन उन नीतियों को चुनौती देते हैं जो सरकार के घनिष्ठ यार पूंजीपतियों और अभूतपूर्व रूप से दौलत के एक जगह एकत्रित होने में मदद कर रही हैं। जब समझ में आता है तब लगता है कि यह कितना भयावह है कि मजदूर वर्ग ने लाखों नौकरियों को जब खो दिया था और उनकी आय में भारी कमी देखी गई थी तब भारत के अरबपतियों की संयुक्त रूप से दौलत कोरोनावायरस प्रेरित देशव्यापी तालाबंदी के पहले चार महीनों के दौरान लगभग 33 प्रतिशत बढ़ गई थी। यह किसी भी लोकतन्त्र के लिए अस्वीकार्य होना चाहिए कि भारत के एक प्रतिशत सबसे अमीरों को राष्ट्रीय सम्पत्ति का 43 प्रतिशत हिस्सा देने की अनुमति दी जाए जबकि नीचे की आबादी के 50 प्रतिशत को केवल 2.8 प्रतिशत मिले। धन की ऐसी अश्लील एकाग्रता और इस तरह के बड़े पैमाने पर अभाव को बनाए रखने की अनुमति नहीं दी जा सकती है। श्रमिकों और किसानों के संघर्षों का एक साथ आना इन नीतियों के लिए एक गम्भीर चुनौती और भारत के प्रत्येक नागरिक के लिए एक सभ्य और सम्मानजनक जीवन के हक की मांग की शुरुआत है।

The Year 2020 has passed into history with the dawn of a New Year. The Year 2020 was perhaps the most difficult year for humanity in the past several decades. This year witnessed a virus humbling societies by claiming over 1.65 million lives and destroying economies across the world. The Covid 19 is a grim warning to humanity that if it does not respect the nature, refuse to give attention to the environmental, ecological and climatic imbalances, it has to pay a heavy price. The Covid 19 has made it clear in unmistakable terms that the insane drive for development and maximisation of profits ignoring nature's concerns is unsustainable. The disaster brought about by Covid 19 is a severe indictment of the manner in which capitalism operates. The virus has made it clear that unless humanity adopts an economic order that balances its needs and concerns of the nature, the very future of the planet earth is in danger. The Covid 19 crisis has sharply pointed out that the countries which have given attention to public health rather than placing it at the mercy of private capital have performed better in tackling the pandemic. United States, richest country of the world has the dubious distinction of worst management of the pandemic. The resultant economic crisis has made millions jobless and pushed millions into extreme poverty across the globe.

India witnessed profound crisis in its economic, social and political life in the year passed by. India imposed the most severe lockdown to contain the Covid 19 spread without any preparations. This shattered the life and livelihood of large sections of the migrant working population. It destroyed the informal sector making tens of millions of workers jobless and without incomes. The pandemic situation was also utilised to opportunistically push through anti-worker and anti-farmer legislations. Laws were passed to determine citizenship on the basis of religion and the protestors were violently dealt with. The manner in which the status of Jammu & Kashmir was changed points out to severe democratic deficit. The year also witnessed the undermining of democratic institutions including the judiciary. The country is witnessing an atmosphere of unprecedented hate to polarise the society for electoral benefits. However, the country also witnessed unprecedented resistance to these policies by the working class, farmers and civil society organisations.

The insurance industry could not remain

Welcome NEW YEAR with Faith in Struggles

unaffected due to the larger crisis imposed by Covid 19 and the policies of the government. Despite the difficult situation, LIC is doing well and the PSGI companies have performed decently. Braving the uncertainties and difficulties, the employees have done their best to protect and advance the interests of the institutions. Unfortunately, there is no reciprocity from the managements. The wage revision remains pending for more than 3 years. While some progress is made in LIC on this issue, there is absolutely no advance in the General Insurance. The government continues to sit on the recommendations of LIC for improvements in pension scheme including family pension for over one year. The managements and government continue to deny the benefit of updation of pension for no valid reason. The neoliberal regime has decided to list LIC in the stock markets through IPO as the first step towards privatisation. Many of the issues which could be easily resolved at the

institutional level remain pending due to unhelpful attitude and procrastination by managements. These are the challenges in the industry which have to be successfully overcome through sustained struggles.

As we step into the New Year, it appears that the Indian State is being taken over by its billionaires. These crony capitalists are deciding the policies that impact the life and living of Indian people. Not surprisingly, India has emerged as the most unequal society in the world with vulgar riches of 1% of the population and extreme poverty for the bottom half of the population. The Year 2020 ended with magnificent collective actions by the working class and the farmers. These struggles have aimed not only to achieve the immediate demands but also to work for a just, fair and equal society. While welcoming the New Year 2021, the Indian working class, farmers and other marginalised sections are confident that the dark clouds that covered the skies during 2020 will clear and pave way for hopes of better life in the New Year. But this change can be brought about only through struggles. Let us, therefore, enter the New Year with confidence about the capacity of humanity to shape a better future. The AIIEA has immense faith in the capacity of insurance employees to overcome challenges that confront them through united struggles. With this confidence, Insurance Worker wishes its readers, insurance employees and the entire working class of India a happy New Year.

वर्ष 2020 एक नए साल की शुरुआत के साथ इतिहास में बदल गया है। वर्ष 2020 शायद पिछले कई दशकों में मानवता के लिए सबसे कठिन वर्ष था। इस साल दुनिया भर के समाज के 16.5 लाख जीवन और अर्थव्यवस्थाओं को एक वायरस ने नष्ट कर दिया।

कोविड 19 मानवता के लिए एक गम्भीर चेतावनी है कि अगर वह प्रकृति का सम्मान नहीं करता और पर्यावरण, पारिस्थितिक और जलवायु असंतुलन पर ध्यान देने से इन्कार करता है तो उसे भारी कीमत चुकानी पड़ेगी। कोविड 19 ने निर्विवाद रूप से यह स्पष्ट कर दिया है कि कुदरत के महत्व की उपेक्षा करते हुए विकास के नाम पर पागलपन और मुनाफों को अंधाधुंध बढ़ाने की चाहत नहीं चल सकती। कोविड 19 की आपदा पूंजीवादी व्यवस्था पर गम्भीर कलंक लगाने वाली रही है। वायरस ने यह स्पष्ट कर दिया है कि जब तक मानवता एक ऐसी आर्थिक

नववर्ष का स्वागत संघर्ष में विश्वास के साथ करें

व्यवस्था नहीं अपनाती है जो प्रकृति की आवश्यकताओं और चिन्ताओं को सन्तुलित करती हो तब इस पृथ्वी का भविष्य खतरे में है। कोविड 19 संकट ने साफ-साफ बता दिया है कि जिन देशों ने निजी पूंजी की दया पर रखने के बजाए सार्वजनिक

स्वास्थ्य पर ध्यान दिया है, उन्होंने महामारी से निपटने में बेहतर प्रदर्शन किया है। दुनिया के सबसे अमीर देश संयुक्त राज्य अमेरिका का महामारी में सबसे खराब प्रबन्धन अलग नजर आ रहा है। परिणाम-स्वरूप आर्थिक संकट ने करोड़ों लोगों को बेरोजगार बना दिया और दुनिया भर में करोड़ों को गरीबी में धकेल दिया।

भारत ने गुजरे वर्ष में अपने आर्थिक, सामाजिक और राजनीतिक जीवन में गहरा संकट देखा। भारत ने बिना किसी तैयारी के कोविड 19 के फैलाव को रोकने के लिए सबसे कठोर तालाबन्दी लागू की। इसने

प्रवासी कामकाजी आबादी के बड़े हिस्से के जीवन और आजीविका को चकनाचूर कर दिया। इसने अनौपचारिक क्षेत्र को नष्ट कर दिया और लाखों-करोड़ों श्रमिकों को आमदनी रहित और बेरोजगार कर दिया। महामारी की स्थिति को अवसरवादिता के रूप में मजदूर और किसान विरोधी विधानों को आगे बढ़ाने के लिए भी इस्तेमाल किया गया। धर्म के आधार पर नागरिकता निर्धारित करने के लिए कानून पारित किए गए और प्रदर्शनकारियों के साथ हिंसक तरीके से निपटा गया। जम्मू और कश्मीर की स्थिति को जिस तरह से बदल दिया गया वह लोकतन्त्र के गम्भीर घाटे की ओर इशारा करता है। इस वर्ष में न्यायपालिका सहित लोकतान्त्रिक संस्थानों की कमजोर स्थिति भी देखी गई। देश चुनावी लाभ के लिए समाज का ध्वीकरण करने के लिए अभूतपूर्व नफरत का माहौल देख रहा है। हालांकि देश में मजदूर वर्ग, किसानों और नागरिक समाज संगठनों द्वारा इन नीतियों के लिए अभूतपूर्व प्रतिरोध भी देखा गया।

कोविड 19 और सरकार की नीतियों के कारण पैदा हुए बड़े संकट से बीमा उद्योग भी अप्रभावित नहीं रह सका। मुश्किल स्थिति के बावजूद, एलआईसी अच्छा कर रही है और सार्वजनिक क्षेत्र की आम बीमा कम्पनियों ने शालीनता से प्रदर्शन किया है। अनिश्चितताओं और कठिनाइयों का सामना करते हुए कर्मचारियों ने संस्थानों के हितों की रक्षा और प्रगति के लिए अपना सर्वश्रेष्ठ प्रदर्शन किया है। दुर्भाग्य से प्रबन्धन ने कोई पारस्परिकता प्रदर्शित नहीं की। वेतन संशोधन 3 साल से अधिक समय से लम्बित है। जबकि इस मुद्दे पर एलआईसी में कुछ प्रगति की गई है जनरल इन्श्योरेंस में कुछ भी नहीं हुआ है। सरकार पेंशन स्कीम में सुधार के लिए एलआईसी की सिफारिशों पर एक वर्ष से अधिक समय से चुप लगाए बैठी है। बिना किसी वैध कारण के पेंशन के अपडेशन के लाभ से प्रबन्धन और सरकार इन्कार करे जा रहे हैं। नवउदारवादी शासन ने निजीकरण की दिशा में पहले कदम के रूप में आईपीओ के माध्यम से शेयर बाजारों में एलआईसी को सूचीबद्ध करने का निर्णय लिया है। संस्थागत स्तर पर जिन मुद्दों को आसानी से सुलझाया जा सकता है, उनमें से कई लाचारी और प्रबन्धन द्वारा शिथिलता के रवैये के कारण लम्बित हैं। ये उद्योग की चुनौतियां हैं जिन्हें निरन्तर संघर्षों के माध्यम से सफलतापूर्वक पार करना है।

जब हम नए साल में कदम रख रहे हैं ऐसा प्रतीत होता है कि भारतीय राज्य को उसके अरबपतियों द्वारा नियन्त्रित किया जा रहा है। इस सरकार के नजदीकी मित्र पूंजीपति उन नीतियों को तय कर रहे हैं जो भारतीय लोगों के जीवन और आजीविका को प्रभावित करती हैं। आश्चर्य की बात नहीं है, भारत दुनिया के सबसे असमान समाज के रूप में उभरा है, जहां 1 प्रतिशत आबादी के पास अशिष्ट अमीरी है और आबादी के निचले आधे हिस्से के लिए अत्यधिक गरीबी है। श्रमिक वर्ग और किसानों द्वारा शानदार सामूहिक कार्यों के साथ वर्ष 2020 का समापन हुआ। इन संघर्षों का उद्देश्य न केवल तात्कालिक मांगों को प्राप्त करना है, बल्कि न्यायपूर्ण, निष्पक्ष और समान समाज के लिए काम करना है। नए साल 2021 का स्वागत करते हुए भारतीय मजदूर वर्ग, किसानों और अन्य हाशिए वाले वर्गों को भरोसा है कि 2020 के दौरान आसमान पर छाए काले बादल साफ हो जाएंगे और नए साल में बेहतर जीवन की उम्मीदें हैं। लेकिन इस बदलाव को संघर्षों के जरिए ही लाया जा सकता है। इसलिए बेहतर भविष्य को आकार देने के लिए मानवता के हौसले के बारे में विश्वास के साथ नए साल में प्रवेश करें। एआईआईईई को एकजुट संघर्षों के माध्यम से सामने आनेवाली चुनौतियों से पार पाने के लिए बीमा कर्मचारियों के हौसलों में अत्यधिक विश्वास है। इस विश्वास के साथ इन्श्योरेंस वर्कर अपने पाठकों, बीमा कर्मचारियों और भारत के सम्पूर्ण श्रमिक वर्ग को नव वर्ष की शुभकामनाएं देता है।

The LIC Management called the Unions for a virtual Information Sharing Session on 21st December 2020. This was in the background of a very successful agitation program carried out by the Joint Front which was to culminate in a two hour strike on 22/12/2020. Earlier on 18th December, Executive Director had telephonically requested the Joint Front to call of the two hour strike. In response the leadership of Joint Front met on the evening of 20/12/2020 and decided to defer the strike to create a congenial atmosphere for discussions.

In the meeting held today afternoon, the LIC was represented by Sri M. R. Kumar, Chairman; Sri Mukesh Gupta, MD; Smt. Pratibha Kher, ED (Personnel); Sri R.K. Dubey, Chief (Personnel) and other officials of Personnel Department. Com. Amanulla Khan, former President; Com. V. Ramesh, President and Com. Shreekant Mishra, General Secretary represented the AIIEA.

The meeting began with the ED (Personnel) giving a brief presentation on the business performance of LIC.

The Managing Director, Sri Mukesh Gupta, congratulated the employees for their magnificent co-operation for the all round growth of the institution and pointed out to the challenges arising from the decision of the government on LIC IPO. He also gave details about the increasing challenging arising from the regulations framed by the IRDA. He requested the employees for their further cooperation in improving the performance of LIC.

Sri M.R. Kumar, Chairman, LIC complimented the employees for their support and co-operation.

LIC INCREASES THE WAGE OFFER TO 16 %

INTEREST ON EXTENDED CADRE HOUSING LOAN REDUCED BY 1 PERCENT

He pointed out that LIC had done extremely well even in the most trying situation. He was happy that LIC had crossed the important milestone of 1 crore policies and is expected to achieve the target on Single Premium this evening. He also expressed happiness that LIC has achieved 76.22% of the target on First Year Renewal Premium Income. The Chairman pointed out that LIC has earned a record investment income from equities. The Chairman said that the Covid 19 pandemic had thrown up new challenges and businesses had to attune themselves to new technologies. He pointed out that Ananda, an initiative of LIC on new business will be game changer. He elicited co-operation of the employees on the issues of improvement of Claims performance, widening the customer base and 'Shift System' of operations. The Chairman informed that there is lot of pressure from the Central Vigilance on property returns and therefore filing of property returns from this financial year would be mandatory to receive clearance for issue of Passport and Visa.

The Chairman concluded his address by announcing that Rate of Interest on Extended Cadre Loan of HFL would be brought down by 100 basis points with effect from 1.1.2021 and made a Wage Offer of 16%. He requested the unions to appreciate the offer and take the process of wage revision forward.

Responding on behalf of AIIEA, the General Secretary said that AIIEA shares the concerns expressed by the Chairman and Managing Director on the issues related to the industry. The General Secretary said that LIC had shown remarkable growth even in difficult times. LIC was showing positive growth even when the entire Indian economy was going through severe contraction. He said that the wage offer of 16%, though an improvement over the earlier offer, was not in keeping with the growth and prosperity of the institution or the aspirations of the employees. He said that the management should sincerely make efforts with the government to secure an improved mandate. He said that the HFL Interest reduction was 'too little too late' and needed to be brought down further.

The AIIEA emphatically stated that we are opposed to the LIC IPO and are determined to resist through all forms of actions. While sharing the concerns of the industry, we wondered why these concerns should be discussed only at the time of wage negotiations. The AIIEA for a long time has been demanding an exclusive discussion on the challenges confronting LIC. The AIIEA demanded such discussions should be held at an early date. The AIIEA also was critical of the delay and procrastination by the Central Office in dealing with issues of the employees. Even

simple issues like correction of DA slabs and decisions on quarantine leave remain pending for long. The AIIEA pointed out that the improvements recommended by LIC Board on family pension and other issues are still pending approval and this is beyond comprehension when the Finance Minister has been exhibiting empathy in public about the issues relating to pension. The AIIEA said in view of the developments in RBI, the demand for updation of pension in LIC cannot be negated. The AIIEA demanded a vigorous follow up with the government and an early resolution of these issues. Since the issue of 5 day week is a commitment of LIC in the last wage talks, AIIEA said it is the moral responsibility of LIC to secure its approval.

The AIIEA forcefully demanded continuous negotiation on the basis of improved offers so as to reach a settlement which is pending for 40 months. It was also pointed out that the Charter of Demands presented by AIIEA has many other important demands apart from the major demand of wage revision. The AIIEA suggested that LIC should initiate discussions on these issues immediately so that a comprehensive settlement can be reached as early as possible. It was pointed out that this is necessary to help concentrate our collective energies on facing the huge institutional challenges

The struggle for wage revision has entered a crucial stage. The agitation of Joint Front has succeeded in bringing about some improvements in the wage offer. The AIIEA will continue efforts to secure a good wage revision and resolution of other important demands at an early date.



26TH NOVEMBER 2020

NATIONWIDE

STRIKE

BIGGEST EVER
INDUSTRIAL ACTION
IN THE WORLD

The estimated participation of over 250 million workers in the nationwide one day strike on 26th November 2020 has made this the biggest ever industrial action in the world. The strike received massive response from workers of both organised as well as unorganised sectors. The most heartening feature of the strike was the support it received from the Unions of the Farmers who observed the day as Grameen Bandh. It was a wonderful display of workers and farmers coming together to challenge the neoliberal economic and socially regressive policies being pursued by the present regime. The Strike was called by ten central trade unions and hundreds of independent federations and associations against the anti-worker, anti-farmer and anti-people policies of the government. The strike took the form of a Bandh in many towns and cities across the country. This was understandable as the demands projected through the strike related to the entire Indian society.

Industrial and mining belts in many states such as Telangana, Andhra Pradesh, Maharashtra, West Bengal, Haryana, Punjab, Assam, Odisha, Jharkhand and Chhattisgarh reported almost complete lockdown. All the major public sector industries in Bengaluru like HAL, BEML, BHEL, ITI etc. reported almost hundred per cent strike participation. Lakhs of women Anganwadi workers, healthcare workers, mid-day meal workers, scheme workers

and workers of the unorganised sector are reported to have enthusiastically participated in the strike. University teachers, students and professionals in many parts of the country came out in large numbers to express their solidarity with the strike. Despite the severe repressive measures put in place by various State governments, particularly the BJP ruled states like Uttar Pradesh, Madhya Pradesh and Haryana, farmers have participated in large numbers. There are reports coming in at the time of writing this circular that farmers are heroically resisting the police atrocities in the Haryana-Punjab-Delhi border. The strike has been hugely successful throughout the country.

The strike was a massive success in public sector insurance industry. While expressing solidarity with the seven points demands raised by the central trade unions, insurance employees were greatly agitated over

Strike rally at Srinagar Division



the moves to disinvest LIC by way of its listing in the stock exchange and floating the IPO. Insurance employees both in LIC and PSGI companies gave vent to their anger against the inordinate delay in wage settlement, delay in government clearance to the Board recommended improvements in the Pension Scheme in LIC, arbitrary denial of functional autonomy to LIC for taking expeditious decisions on matters related to the institution and its employees and on the demand of merger of the public sector general insurance companies for their consolidation.

The strike was a stupendous success all offices of the insurance industry across the country. Despite the holidays declared under NI Act in some parts of South Zone due to cyclone Nivar, the strike was a huge success in the life sector. Visakhapatnam Division in South Central

Zone recorded the highest percentage of strike participation by clocking a percentage of 99%. Barring one division, the remaining ten divisions under East Central Zone have reported a strike percentage of over 90%. We give hereunder, the strike statistics where the strike percentage is 90% and above in our units. We congratulate these Divisional Units for recording splendid strike performance.

- East Central: Patna-1 (94%); Patna-2 (93%); Muzaffarpur (92%); Begusarai (96%); Jamshedpur (92%); Hazaribagh (93%); Cuttack (95%); Bhubaneswar (92%); Sambalpur (94%); Berhampur (96%)
- East Zone: Burdman (97%);
- West Zone: Gandhinagar(91%);
- North Zone: Bikaner (91%); Jalandhar (96%); Amritsar (96%);
- South Zone: Thrissur (98%); Coimbatore (98%); Ernakulam (95%); Thanjavur (95%); Madurai (94%); Kottayam (92%) ;
- South Central: Visakhapatnam (99%); Nellore (97%); Raichur (95%); Kadapa (94%); Rajahmundry (94%); Dharwad (92%);
- Central Zone: Raipur(90%).
- North Central: Gorakhpur (95%), Kanpur (91%).

In General Sector also, the strike has been hugely successful. Employees in PSGI Companies showed remarkable spontaneity in strike participation. Almost all the offices under Eastern Zone were closed. Despite



Strike rally at Madurai

threats by some leaders of the ruling party in states like Tripura our employees enthusiastically participated in the strike. Our employees in cities like Delhi, Mumbai, Ahmedabad, Lucknow, Kanpur, Bhopal, Bengaluru, Hyderabad, Visakhapatnam and several places in Kerala took active part in the joint strike rallies of Central Trade Unions and Independent Federations. As at the time of writing this circular, the overall strike participation among AIEA members in PSGI companies is over 80%.

The employees of LIC and PSGI companies deserve appreciation and congratulations for the magnificent strike action. Federation of LIC Class I Officers Associations, National Federation of Insurance Field Workers of India (NFIFWI), LIAFI and LICAIOI also expressed their solidarity to the striking employees in many centres.

The huge success of the strike all over the country goes on to demonstrate in clear terms the firm resolve of the working class including the insurance employees to unitedly fight the disastrous policies being pursued by the government. Insurance employees under the banner of AIEA have shown their resolve to remain prepared for a grim struggle in the days ahead to defend the interests of their industry, the interests of the policy holders, interests of the employees and that of the people at large.

Strike rally at Ludhiana Division





AIIEA

Extends Support to Farmers' Agitation

The farmers are on agitation. Tens and thousands of them are camping at the borders of Delhi. They have been demanding the repeal of three Farm Acts passed in the last session of the parliament. They are also opposing the Electricity (Amendment) Bill 2020. The government made all efforts to thwart the farmers marching from Punjab, Haryana, UP and Rajasthan to reach Delhi. Brutal methods were adopted to push back the march of farmers. Lathi charge, teargas shells, water cannons and digging of trenches could not succeed in preventing the march of farmers. They have now been camping at seven entry places at Delhi border braving the biting cold and other adverse conditions. The five rounds of talks the government was forced to hold with the farmers have not yielded any result. While the farmers are demanding a repeal of three farm laws and thereafter holding discussions as to what effective measures could be taken to tackle the problems of agriculture, the government is suggesting some cosmetic amendments to the laws.

The Bharat Bandh called by Farmers Associations on 8th December evoked good response throughout the country. The farmers received support from various sections of the Indian society. The working class enthusiastically supported the Bandh. The Bandh also received support from lawyers, students, youth and women organisations. A number of doctors have set up camps at different points to help the farmers. The civil society has come in to support with tents, langars, blankets and other necessities to fight the biting cold conditions.

The government first adopted the ordinance route to bring what it calls reforms in agriculture. Thereafter the three Farm Bills were pushed through the Parliament without any discussion. In the Rajya



Sabha, the demand for vote on these bills through division was rejected and the Bills were passed by a voice vote. This is totally against the parliamentary procedures. The legislations impacting overwhelming sections of the Indian people were pushed through in haste rejecting demands for greater scrutiny by the parliamentary committee and consultation with the stakeholders. Even the States were not consulted on an issue as important as agriculture totally undermining federalism.

The farmers believe that these three legislations will tremendously harm their interests. These legislations will create uncertainty about their income and ultimately will result into reduction of their incomes. The corporatisation of agriculture will kill the small and marginal farmers. They are convinced that corporatisation and privatisation of agriculture will ultimately lead to the death of Minimum Support Price regime. They are, therefore, demanding the repeal of these legislations. They are also opposing the privatisation of power through Electricity Amendment Bill as it would hurt their interests. It may be noted that huge protests and strike actions have taken place against this Bill by the Electricity workers. Unfortunately instead of addressing these genuine apprehensions of the farmers, the government resorted to actions to suppress the struggle. The important functionaries in

the government and hired pen pushers in the media not to speak of the vested interests in social media branded the agitating farmers as Khalistanis and anti-national. The government is trying to break the struggle by enticing some individuals and the organisations they represent. The farmers have made it clear that the government trying to secure support from unknown farmer organisation will only go to further unite the farmer organisations. They have warned the government that the attempt to create divisions would not help the government. The Godi media has also been engaged to paint the farmer struggle as sectarian and tried to give a religious and regional twist to the struggle. But these dirty tricks could not help the government and today increasing section of the Indian society is identifying itself with the cause of the farmers.

The AIIEA units across the country have held spontaneous demonstrations to express solidarity with the farmers. The units of Northern Zone Insurance Employees' Association uniformly held demonstrations on 4th December 2020 in front of all offices in the Zone. The Jalandhar, Chandigarh, Ludhiana and Amritsar units collected funds from employees to support farmers struggle. A delegation comprising of Coms Surjit Ram, Amarjeet Singh and Pankaj Bharadwaj met Shri Balbir Singh Jadia of All India Kisan Sabha at Singhu Border and handed over a cheque of Rs.275000/- to express our support and solidarity to the struggle of the farmers. Similarly Coms Harish Nagpal, General Secretary, Divisional Committee, Karnal and Pawan Malik, General Secretary, Divisional Committee Rohtak met Com Sumit, Secretary, All India Kisan Sabha, Haryana and handed over a cheque of Rs. 1 lakh. A delegation of Delhi units of NZIEA comprising of Coms V.P.Arora, Vice-President, NZIEA, Rahul Kaushik Divisional Secretary, Delhi I,



Delhi units present a cheque of Rs 1 lakh to AIKS

Sandeep Kaushik, Office Secretary, Delhi 1 and Vinod Kumar, Vice-President, Delhi 2 handed over a cheque of Rs 1 lakh on behalf of all three Divisional units at Delhi to Com Phool Singh Shyokand, leader of All India Kisan Sabha. The Nagpur Divisional unit of AIIEA has also sent a remittance of Rs.25000 to the AIKS as an expression of our solidarity to the striking farmers.

The struggle of the farmers is not just their struggle alone. It is a struggle against the entire gamut of the economic policies of the government. These policies are pauperising the workers and peasants and are helping further amassing of wealth by the crony capitalists. It must be noted that at a time when Indian economy is in recession; millions of workers have lost jobs and incomes of ordinary Indians have come under tremendous pressure, the income and wealth of India's billionaires increased by around 33% in just three months from April to July 2020. Coming just after the successful industrial strike by the workers on 26th November, the farmers struggle is yet another challenge to the neoliberal regime and the interests of the crony capitalists this regime represents. Therefore, this struggle must be fully and enthusiastically supported.

Long live workers and peasants unity. Victory to the farmers struggle.

Handing over cheque to Haryana AIKS(left) and Punjab AIKS(right)



Joint Front writes to LIC Chairman on Pending Issues

The Joint Front of Unions in LIC comprising of Federation of LIC Class I Officers' Associations, NFIFWI, AIIEA and AILICEF has written a letter to the Chairman LIC on many issues of importance pending resolution. The Joint Front has expressed serious displeasure in LIC not taking positive decisions to the just demands pending for over long and has warned that such an attitude will disrupt industrial peace and harmony. The letter of 30/11/2020 is reproduced for information:

"We invite your kind attention to our letters dated 21.04.2020, 28.05.2020, 21.07.2020, 29.07.2020, 19.11.2020 and also to the discussions we had with Executive Director (Personnel) and other officials of the department through video conference on 2nd September 2020 about various problems faced by the employees and officers of the Corporation.

At the outset, we express our strongest disapproval of the inordinate delay in favorably considering the genuine issues of the employees and officers represented by our Joint Front long since. We have already addressed a letter to you on 19th November regarding wage revision, revision in family pension and up-dation of pension for which no response has come as yet.

We once again wish to bring to your kind attention some of the common and important problems faced by the employees and officers for your immediate intervention and remedial action.

Treatment of Leave of Absence During Lockdown: We have already submitted two detailed letters to you, dated 28.05.2020 and 29.07.2020, on this issue considering the instructions of Government of India and that of other financial institutions. The matter was again represented in the video conference held with Personnel Department on 2nd September 2020. Unfortunately, even after six months no consideration has been given to our request.

The Management is well aware of the circumstances in which employees were stuck up at various places and those posted away from home were not in a position to stay in hotels and lodges as these were also closed down. Even restaurants were shut down and it was virtually impossible to stay away from family. In this situation, insisting the employees to stay at Headquarters and deducting leave on this count amounts to ignoring the prevailing situation then. When Central government departments and institutions analogous to LIC have

given a fair treatment to their employees, we see no reason as to why our employees should have been meted out a harsh treatment.

Quarantine Leave: We have represented the issue of sanction of Quarantine leave umpteen number of times. Quarantine leave is not being sanctioned even when family members are affected. Many zones are taking a plea that quarantine leave cannot be granted because the

Circular issued by Central Office on 26th of May 2020 directs Employees on suggested quarantine by the Office to seek Privilege Leave. This erroneous interpretation is a flagrant violation of LIC's

own established procedures and rules. Regulation 68 of the Staff Regulations says "Quarantine leave is absence from duty necessitated by orders not to attend Office in consequence of the presence of infectious diseases in the household of a Corporation Employee." It is rather strange that issues as simple as this are pending unresolved for months together. We request your immediate intervention on this to release favorable instructions.

Reduction in Rate of Interest of Housing Loans: The housing loan interest rates have gone down considerably in the last five years in a declining interest rate regime. Accordingly, we have been demanding that LIC employees and officers should also be given that benefit. This has been discussed several times over in our joint platform as also in our individual discussions. Unfortunately, that has not materialised till now inspite of the concrete assurance from LIC management on 30th September during the information sharing session. We request your intervention to settle the issue at an early date.

Recovery from Salary in the name of EWP: We understand the Corporate concern on making EWP NIL and are ready to cooperate with it. In fact, already it is

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Feeble Economic Recovery driven by Profits at the Cost of Wages

Santosh Kumar Mohapatra

The Indian economy which was slowing down since January-March 2018 due to draconian demonetisation and flawed GST has entered a technical recession in the July-September 2020. An economy is said to be in technical recession when GDP growth is in negative territory in two consecutive quarters. Provisional estimates reveal that of GDP for the second quarter of the current fiscal shrank by 7.5%, following the 23.9% contraction in the first quarter (April- March 2020). Not only has the economy shrunk for a second successive quarter, marking a recession for the first time in independent India's history.

Despite economy in recession, the trend never seen in India, our Prime Minister and Finance Minister say that economic recovery is faster than expected and economic indicators are encouraging. The FM Nirmala Sitharaman and Chief Economic Advisor Krishnamurthy Subramanian, said V-shaped pattern of recovery is being seen in several high-frequency indicators, driven by various measures taken by the government to revive economic growth, hit hard by the outbreak of COVID-19 pandemic.

Former RBI Governor Duvvuri Subbarao said the GDP figure of the second quarter did not capture the impact of the COVID-19-induced distress of the informal sector. It means, if captured, GDSP might have contracted by bigger margin. According to a report by SBI Research, India's economy will take almost 7 quarters from January-March 2021 to reach the pre-pandemic level in nominal terms, and there will be a permanent output loss of around 9% of GDP. According to former chief statistician Pronab Sen, India's current macroeconomic situation is "very uncertain" and the country's GDP could contract closer to 10%



in the current fiscal. Just 1% of GDP decline means about Rs 2 lakh crore of reduced national income. A ten-percentage point reduction would imply shrinkage of income by Rs 20 lakh crore for 2020-21.

Actually, whatever little improvement is witnessed in some indicators is not due to government's effort but owing to pent-up demand. Pent-up demand describes a rapid increase in demand for a service or product, usually following a period of subdued spending. During lock-down period, restriction of movement of people and economic activities had led to demand compression and supply disruption. So, when unlocking process started, restriction lifted, we witnessed some improvement in some indicators due to rise in pent-up demand. But this is not sustainable for long time as there is massive erosion of purchasing power of people.

Economic recovery must be reflected in decline in unemployment first. It is not only rise in growth but also job creation should be followed by recovery. But now, there is distress in labour market and there is no reliable data to gauge same. There is no sign of job creation but we see contraction of Jobs. Even exiting job holders are not paid full salary earned before pandemic struck our economy.

According to Centre for Monitoring Indian Economy (CMIE), the unemployment, which had touched record peak of 27.1 % in the week ended 3rd May had declined after lockdown was lifted and

Actually, whatever recovery is experienced is not V-shaped, as being painted by the Govt., but K-shaped. The K paints a pretty grim picture of growing wealth inequality. It portrays the growing gap between winners and losers among countries, economic sectors, companies, and, of course, people. Some sections of people accumulating wealth and others are getting impoverished.

was revolving around between 6% and 8% for the last few months. However, India's overall unemployment rate has climbed significantly to close to 23-week high of 11.63%, in the week ended 13 December, indicating fragile situation. The rate of price rise in vegetables and potato remained high at 12.24% and 115.12% during the month. Consumer sentiment has declined in November for the first time since May. Both contraction in imports and exports shows decline in trade and imports declining faster than exports in present times shows contraction of consumption and demand. It is not only the GDP has been contracted but also the economy is sliding into stagnation, and hurtling towards cataclysm. Indian economy is in grip of stagflation- a combination of inflation and low growth, a decline of jobs.

The core sector comprising eight infrastructure industries has contracted by 2.5 per cent in October compared to a decline of 0.1 per cent in September this year. The fiscal deficit is already at 119.7 per cent of the target by the end of the first half of the current fiscal year and likely to exceed 8% GDP in current fiscal. On the other hand, even as the growth outlook has improved, the decline in Government expenditure has been quite significant to Rs 3.62 lakh crore in July-September 2020 from Rs 4.86 lakh crore in April-June 2020. The revenue and capital expenditure both declined in July-September compared to April-June 2020, with larger decline witnessed in revenue expenditure. Moreover, October data showed further decline in overall expenditure compared to September.

India's debt to GDP ratio has increased gradually from Rs 58.8 lakh crore (67.4 per cent of GDP) in 2011-12 to Rs 146.9 lakh crore (72.2 per cent of GDP) in 2019-20. Consumer spending, the most important component of aggregate demand in the economy, has shrunk by 11.5 per cent in the second quarter. According to the Reserve Bank of India, credit growth has been only to the extent of about 5 per cent despite a number of schemes announced by the finance ministry and the RBI regarding soft loans available for businesses. Since March, RBI has reduced interest rate by 1.15% and infused liquidity. But it has not resulted in rise in investments but has led to rise in inflation and reduction of interest repayment liability of corporates. This has decimated the savers.

Actually, whatever recovery is experienced is not V-shaped but K-shaped. The letter used to describe the ebbs and flows of an economy or

describe what's going on in the economy – follows the shape of the letter like V, U, W, K and L. The first one is a V-shaped recovery where the economy nose-dives due to temporary issues but makes a similar recovery once we work things out—a sheer testament to man's strength in the face of adversity.

The K-shaped recovery is just a reiteration of what we call the bifurcation of the economy. It represents a split in the economic recovery: Some portions of the economy are bouncing back and heading higher, while other areas are continuing to suffer. The K paints a pretty grim picture of growing wealth inequality. It portrays the growing gap between winners and losers among countries, economic sectors, companies, and, of course, people. Some sections of people accumulating wealth and others are getting impoverished.

A recent analysis of official data reveals that workers in India across all types of occupations have been suffering a deadly squeeze on their incomes as real wages have been hardly increasing. However we find that whatever recovery is taking place is driven by profits as we see a drop in the share of wages and profits increasing as a percentage of GDP. Growth driven by lesser wages; higher profits is a cause of grave concern and it will further worsen inequalities.

The net sales or the top line of manufacturing sector' during the September quarter 'had shrunk by 10.3 percent to Rs 8.39 lakh crore from Rs 9.36 lakh crore during corresponding quarter last year. However, data sourced from CARE ratings shows that despite this double-digit shrinkage in the top line, the operating profit of the manufacturing sector companies has surged by a whopping 16% to Rs 1.46 lakh crore. There is dip in the employees 'cost. Higher



Cartoon courtesy: Mika Aziz

profits in a shrinking economy suggest that the share of wages in the economy has come down. The second point to note is that the share of government consumption expenditure in GDP has also declined during the second quarter of the current financial year.

According to the Billionaires Insights Report 2020 published by UBS and PWC, the net worth of Indian billionaires between April and July increased by 35% to \$423 billion. According to Bloomberg Billionaire Index, seven Indian billionaires have seen a whopping \$64 billion (\$1 billion equalled Rs 7,364 crore) jump in their fortunes in 2020 so far. Mukesh Ambani, the richest Indian, has added \$18.1 billion to his fortunes, which stood at \$76.7 billion at last count. He was worth \$58.6 billion at the end of last year. The combined wealth of these 7 billionaires was near the \$200 billion mark (at \$194.39 billion) on December 11, after rising a strong 50% so far this year. Gautam Adani, who owns assets across renewable energy, ports, terminals and logistics, among other sectors, has seen his wealth swell by some \$21.1 billion so far in 2020. He is now worth \$32.4 billion compared with \$11.3 billion at the end of last year.

Hence, government should plan how to tackle the K-shaped recovery. There is need for expansionary policies. Apart from providing huge fiscal stimulus package to enhance purchasing power of people, it should create more jobs and strengthen health infrastructure. It should tax the rich, corporates at much higher rate to generate resources. A vaccine may help to end COVID-19, but there is no vaccine for poverty, hunger, starvation, unemployment and inequality. These challenges are profoundly interwoven and so must be addressed.

.....on Pending Issues

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being done and even people pay from their pockets to get EWP free status. But if the amount involved is large and wrong payment is not due to any error on the part of employees, LIC Management should invoke suitable procedures to get it recovered from the recipient, rather than penalizing the employees. We express our strong protest on the letters issued in some Divisions, instructing even recovery from salary/pension and demand that employees should be taken in to confidence, rather than taking vindictive steps.

Revising the PLLI Formula: The present criteria for calculating PLLI is very complicated and even areas where the employees do not have effective control are being included. This ultimately leads to the reduction in PLLI, in spite of excellent performance both in administration and marketing. We request for a reconsideration of the parameters and framing of a simple and practical formula which can be monitored on a monthly basis.

Problems Related To DCPS: We have already demanded scrapping of NPS and reintroduction of LIC Employees' Pension Scheme 1995 for all. Till then, all employees who are part of the DCPS scheme should be given a simple, easy-to-understand statement in line with the PF statement.

Revising eligibility criteria of different allowances & fringe benefits to Dev Officers: The Development Officers are now being deprived of certain fringe benefits for non-fulfillment of different performance norms. These norms were fixed during normal business environment. But due to the present pandemic situation, it is very difficult to fulfil these norms.

We strongly feel that all the performance norms should be relaxed favorably considering the present situation.

One more option for joining Medclaim Scheme for some left out employees: A small number of employees/retired employees could not join the Group Medclaim Scheme for various reasons. We have been continually requesting the LIC management to grant a final option to all such left out existing/retired employees to join the Group Medclaim Scheme. We request your favorable intervention in this regard.

LIC is doing extremely well in very trying situations. There is considerable improvement in market share even in the face of fierce competition. We are showing good growth in premium income and retaining nearly 70% of the market share. This would not have been possible but for the support and co-operation of all sections of the employees. Unfortunately, genuine and long pending issues of the employees remain unresolved for abnormally long periods of time. This has the potential of giving rise to serious industrial unrest.

We would, therefore, request you to give personal attention for the resolution of the issues cited above. Representing, as we do, an overwhelmingly large section of the workforce, we feel that there should be a thorough discussion on the challenges confronting our institution so that we can further consolidate our position in the competitive scenario."

The Covid-19 Pandemic and lessons for public health

N.Sekar

The pandemic shows no signs of abating. It has come to cause havoc and has wrecked lives of people across the world. It has dented our national economy and lifestyle in many ways. The 5 trillion economy dream is now years away just because of few quarters of disruption. Importantly, it has cast aside the superfluous arguments about consistent economic growth, emerging global power and such rhetoric and brought us all close to the stark realities buried under.

Sincere, objective and ardent public discourse among specialists takes us to a holistic view of public health care that encompasses whole gamut of issues that influence public health care. It has severely disrupted our education system and with it, the access

especially that of the national governments vested with enormous power to influence policies and future, in facing up to such disruptions in the society. As Soumya Swaminathan, Chief Scientist WHO says, "countries that invested in primary health care over the past decade or two are reaping the benefits now". Shortcomings of our system...

Indian healthcare delivery system is categorised into two major components- public and private. The public healthcare system comprises limited secondary and tertiary care institutions in key cities and the primary health centres PHCs in rural areas are ordained to focus on providing basic healthcare facilities. The rest of the space, to provide majority of secondary, tertiary and quaternary care institutions are left to operate by the private hospitals, big corporate hospitals with major concentration in metros and cities. It is hence no wonder that Covid-19's impact on the number of infections and deaths have left India among the worst affected countries in the world.

The paucity of critical care infrastructure and adequate ICU beds and ventilator support was felt even in big cities like Delhi, Mumbai, Ahmedabad

The increasing attempt to subjugate the role of the Welfare State to that of the Corporate interest has to be taken to the people. The demand for universal public health care that caters to the entire society is part of the war cry against the neo liberal policies that continue to drive national governments. The struggle for universal public health care is enshrined in fight for equality in the society.

to nutritious food for lakhs of dependent children. The impact also has a gender bias. There could be likely 60 more maternal deaths; access to clean birth environments, infant mortality, institutional births and safe abortions are all impeded. There is even a surge in domestic violence. Reports emanating from Madhya Pradesh suggest there are more child marriages taking place now. Many more women work than men in the informal economy. Many more women have lost their jobs than men. Loss of income will push more people to extreme poverty in our country than ever before.

The list of disruptions and havoc caused by the pandemic is long. Hence, it is very pertinent to analyze what lessons we draw as a society from the pandemic and its disruptions? The issue is what have we learnt from it and what is our collective reaction

and Chennai. It is better less said about other smaller towns. Indian government spends just 1.28 per cent (BE 2017-18) of its GDP on health care. This is less than that allotted by the countries categorized as "poorest" in the world

Yet another promise...

The National Health Policy declared the BJP led central government's commitment to increase the budget on health care to 2.5 percent of the GDP by 2025. Therein lies the crux of the issue. It is not as much about how much. It



is about how and to whom does the spend reach. The whole world knows that the country most affected by the pandemic is the country that supposedly spends most towards health care system. US spends nearly 18 percent of its GDP on health care, nearly Rs.70000 per citizen) but has miserably failed to face up to the crisis due to the ill conceived notion of private sector panacea being forced as a policy for everything. It has to be reckoned that health care is not an industry. And wherever it has failed, it is the industry part of it that failed while the rest of the system strained itself to accommodate and live up to the high moral ground of its motto of serving the mankind.

The depleted public health facilities have withstood the onslaught of the pandemic with resistance. The bulk of the masses are dependent on the free health services, even though these facilities are understaffed, have inadequate infrastructure and are largely concentrated in large centers making it out of reach of the poor. With the advent of Covid-19, all the poor who were dependent on the public health facilities for palliative care have been ignored abruptly as the infrastructure could not support the needs of both.

Medical emergencies have plunged millions of families into catastrophic debt or forced to forego critical medical treatment altogether. National Health Profile (page 298) concedes that 65 percent of the medical expenditure is borne as out of pocket, nearly 5.2 crore people are pushed to abject poverty out of medical expenditure and 17.3 per cent of people spend more than 10 per cent of their income on health care. Covid-19...as a business opportunity...

We are nearing a year into the Covid-19 onslaught and it is now that the Supreme Court has spoken on restraining the private hospitals by capping the

treatment costs for Covid-19 patients. For instance, The Tamil Nadu government through an order fixed an cap of Rs.5,000 for non-critical covid 19 treatment per day and depending upon the grading of the hospital in critical cases Rs.15,000 per day. The entire country is struggling and it is no business secret that the innumerable private hospitals run by supposedly philanthropic trusts are flourishing and making the most out of the crisis situation. It is common knowledge that the caps on expenses driven through Disaster Management Act do not work on the ground.

The neo liberal theory of entrusting the entire service sectors to the hands of private service providers and ensuring equity through strict regulations has been thoroughly exposed in the present scenario. No one, the regulators, the courts, the political leadership as yet could prevent the system from turning Covid-19 into a lucrative business opportunity.

The role of public health care has several issues intertwined in practice. Despite the loud voice over roof tops of the strong economic growth over the years, our nation is placed with Sudan at rank 94 among 107 countries when it comes to Global Hunger Index. We have also climbed down two steps in the UN Human Development Index to rank 131. Malnutrition, access to sanitation, clean cooking fuels, increase in anemic, childhood stunting, are all issues calling for emergent steps. Only about 37 per cent of our sewage generated is treated while the rest is let out to natural water bodies without treatment.

The present government came up with Ayushman Bharat-National Health Protection Mission, that was designed to cover the poor for a sum insured of Rs.5 lakhs and it also had target of setting up 1.5 lakhs health and wellness centers by end of 2020. 48 crore individuals were said to be covered under any health insurance in the year 2017-18. How many of them were able to avail hospitalization benefits during this crisis?

No programme can change the ground realities without massive investment in creating capacities of primary health care, having enough frontline health workers, expanding facilities of higher treatments across the nation. The settings up of AIIMS like institutions and up gradation of existing government college hospitals have remained most part just in paper.

We now witness a new age of state support to ensure the sustainability of the corporate interests across sectors, including the crucial public health care. Instead of establishing and strengthening the present government



run health care facilities, the government seeks to provide insurance cover even to the poor and in turn hand over the public health care delivery to the private corporate. This is exactly the model that stands totally devastated and thoroughly exposed in the USA during the pandemic crisis.

It has to be realized that the welfare state has an ordained duty to provide public health services that includes an reach that serves to save lives and improves living conditions by ensuring that the advantages obtained by progress of medicine science reaches the last man in the society. It is often claimed that in a large country like India with vast income disparities, the state alone cannot ensure provide the required infrastructure for the entire society. No doubt the insurable population is being effectively reached by the insurance industry. The growth of the insurance industry cannot substitute the need for state run primary health care for the poor. The insurance industry and the state run universal health care system would complement each other.

However, two crucial issues stares the policy makers in their face. The twin challenges of affordable medical care and access to quality medical facility. It is now very clear that both these are not in the realm of private corporate interests.

The increasing attempt to subjugate the role of the welfare state to that of the corporate interest has to be taken to the people. The demand for universal public health care that caters to the entire society is part of the war cry against the neo liberal policies that continue to drive national governments. The struggle for universal public health care is enshrined in fight for equality in the society.

(Writer is a former office-bearer of ICEU Salem Division)



Cartoon courtesy: Satish Acharya

November 2020, the UP government promulgated an ordinance to combat the perceived threat of Love Jihad, a term pejoratively used to describe inter-faith marriages. The Uttar Pradesh Prohibition of Unlawful Conversion of Religion Ordinance 2020 is a legislation which gives enormous powers to the District Magistrate under the guise of preventing/prohibiting unlawful conversions.

A Draconian One

Various sections of the ordinance are an outright violation of the Constitution of India.

Section 12 of the Ordinance flips the burden of proof on to the person who has converted or caused conversion of religion to establish and prove that there was no force, fraud, misrepresentation, undue influence, coercion or allurement involved.

Any conversion for the purpose of marriage can be declared void under section 6 of the Ordinance.

Under Section 3 of the Ordinance, the scope of which the aggrieved person may lodge a complaint against any conversion of religion is expansive to include Parents, Brother, Sister or any other person who is related to him by blood marriage or adoption.

In 2017 Assembly elections, the prime focus of BJP's campaign was on "Love Jihad". Following its electoral success, it formed anti-Romeo squads. It is to be noted here that the BJP reaped rich electoral dividends in UP from this political idea. In August 2020, the UP government directed the Home Department to prepare a plan to stop incidents of Love Jihad. In Kanpur, after 14 cases of so called Love Jihad were reported to the police by the families of the girls over inter religious marriages, a Special Investigation Team (SIT) was set up. The SIT concluded that there was no basis for any of the allegations. There was no conspiracy, no backing of any organization or funding from abroad. Some women even appeared before the media to say that they had married out of their own free will. With no Love Jihad angle found, the police filed charge-sheets for minor infractions of the law and sent the accused to prison.

The enactment of a law, making religious conversion for marriage or 'Love Jihad' illegal is a frontal attack on one of the most fundamental rights – the right to marry a person of choice. While UP has passed an ordinance, Haryana, Madhya Pradesh, Assam and Karnataka are planning laws on this line. At present, eight States already have Freedom of Religion Acts or anti-Conversion laws. Apart from

Divisive Attempts Depriving the Constitutional Rights

S. Sivasubramanian

being conservative, paternalistic and patriarchal in approach and content, the laws are meant to target the minorities, particularly the Muslims.

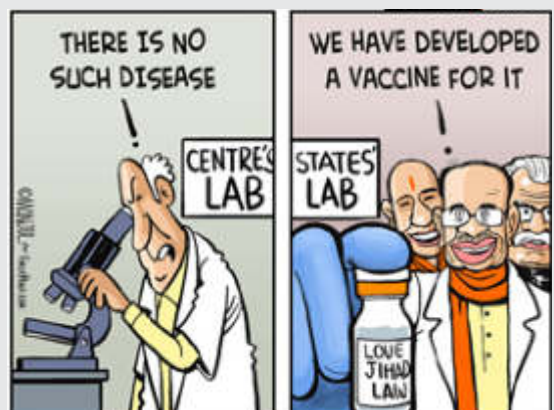
Matter Of Choice

In the case of “Salamat Ansari And 3 Others Vs State of UP 2020”, the Allahabad High Court held that “neither any individual, nor a family nor even the State can have an objection to the relationship of two major individuals who out of their own free will are living together”. The High Court had upheld the right of a person to live with a person of his/her choice irrespective of the religion professed by them as something which is intrinsic to the right to life and personal liberty, guaranteed to every person under Article 21. When the Petitioners, Salamat Ansari and Priyanka Kharwar, had approached the High Court seeking orders to quash a First Information Report that was lodged against them alleging a series of crimes on them including one under Section 366 of the Indian Penal Code, which criminalizes the

abduction of a woman with an intent to compel her to marry against her will, the petitioners claimed that they were both adults competent to contract a marriage. They said, they had been living together for more than a year, and that their peace and happiness had been threatened by the prospects of prosecution. The State resisted these claims and argued that Mr. Ansari and Ms. Kharwar’s partnership had no sanctity in the law,

because a conversion with a singular aim of getting married was illegitimate. The government has taken for its support, the judgements delivered in the case of Noor Jahan Vs. the State of UP(2014). In this case, the High Court had held that a conversion by an individual to Islam was valid only when it was predicated on a “change of heart” and on an “honest conviction” in the tenets of the newly adopted religion. In addition, the High Court had held that the burden to prove the validity of a conversion was on the party professing the act. Therefore, in Salamat Ansari case, it was argued by the government that it was for the Woman to establish that her conversion was borne out of her conscience and out of deep seated belief in the teachings of her new religion. The Division Bench rejected this theory. It held that the Judgement in Noor Jahan case was incorrectly delivered. Marriage, the High Court said, is a matter of choice, and every adult woman has a fundamental right to choose her own partner. According to the

India remains an example of a country where multiple ideologies co-exist without compromising their own. Unity in multiplicity is the strength of this country. Now there is a divisive and disastrous attempt to disturb the co-existence and peace. The divisive forces want the people to be deprived of their rights guaranteed under the Constitution. The State should not be allowed to intrude and infringe upon the rights of individuals to choose their partners.



Cartoon courtesy: Manjul, Firstpost

High Court, the constitution is violated every time matters of intimate and personal choice are made vulnerable to the paternal whims of the State.

Integral to Constitutional Rights

There seems to be a convenient approach by the administration in adhering to the judgements delivered by the Courts. In the Hadiya Case (Shafin Jahan Vs. Asokan K.M. 2018), the Supreme Court of India held that “the strength of the Constitution lies in the guarantee which it affords that each individual will have a protected entitlement in determining a choice of partner to share intimacies within or outside marriage” and laid emphasis on the point that the “right to marry a person of one’s choice” is integral to Article 21 of the Constitution”. But observations like these have little effect in deterring the UP government from bringing an ordinance. This ordinance invades privacy, deepens communal divides and advances patriarchy. Not only does the ordinance violate fundamental right guaranteed by the Constitution, it is also in conflict with the existing personal laws.

Article 25 of the constitution expressly protects the choices that individuals make. In addition to the right freely to profess, practice and propagate religion, it guarantees to every person freedom of conscience. Tethering a person’s choice of religion amounts to preventing a person from exercising his/her own sense of conscience. In overruling the judgement of Noor Jahan case, the Division Bench of the High Court said that it did not see “Priyanka Kharwar and Salamat as Hindu and Muslim”, but it saw them rather “as two grown up individuals who out of their own free will and choice are living together peacefully and happily”.

“The proposed Uttar Pradesh Ordinance seeking to prohibit ‘unlawful’ religious conversions represents a regressive march towards unacceptable medievalism and a reprehensible zeal to the Police the private lives and beliefs of citizens It does not use the Islamophobic term that votaries of Hindutva have been bandying about to denote certain inter faith marriages, but it is clearly targeted at the idea” says the Hindu Editorial (27.11.2020). The editorial also expresses its deep concern saying “it is disconcerting that several states are keen to join this bandwagon against inter faith marriages despite its potential for deepening social discord and communal divides”.

Nazi Germany’s Nuremberg laws prohibited sexual relations and marriages between Jews and

non Jews. Violation of the law led to imprisonment and later, incarceration in a concentration camp. Segregationist US and apartheid South Africa had laws prohibiting inter racial marriages. In South Africa, the law was enforced through surveillance and police raids. In both these countries violations were punishable by imprisonment. The campaigns against these laws by the civil society and with intervention of judiciary, these laws were abandoned in those countries. In a country, as large and diverse as India, inter-faith marriages are still a rarity. The most reliable statistical data show that less than 5% of Indians have inter caste marriages and less than 3% have inter faith marriages. In spite of being a rare phenomenon in society, inter faith marriages have attracted a disproportionate amount of attention of right-wing forces. They are utilizing the bogey of “loved jihad” to foment communal flare up in the society. The intention of this ordinance is targeting a particular section of the population which is detrimental to the secular and democratic values enshrined in the Constitution. Getting permission from the administration for a marriage bypassing what has been assured in the constitution is definitely is authoritarian.

Divisive Attempts to be Thwarted

India is a country where people belonging to many religions co-exist for decades together. This is the birth place of many religions and ideologies. Buddhism was born in the eastern part of ancient India, in and around the ancient Kingdom of Magadha (now in Bihar). Later it spread to Central Asia. India remains an example of a country where multiple ideologies co-exist without compromising their own. Unity in multiplicity is the strength of this country. Now there is a divisive and disastrous attempt to disturb the co-existence and peace. The divisive forces want the people to be deprived of their rights guaranteed under the Constitution. For the working class of India as a whole, unity in the society, democracy and democratic rights are of paramount importance. The foremost tasks before the Indian Working Class at the moment are to challenge the divisive agenda and ensure that rights flowing from the constitution are safeguarded. The State should not be allowed to intrude and infringe upon the rights of individuals to choose their partners.

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(Writer is Treasurer of SZIEF)

यह “टू-मच” नहीं, वरन “मिनिमम डेमोक्रेसी” है

रामजी तिवारी

नीति आयोग के मुखिया अमिताभ कान्त का यह बयान आजकल सुर्खियों में है कि भारत में “टू-मच डेमोक्रेसी” हो गयी है. उनकी चिंता है कि भारत में जरूरत से अधिक लोकतंत्र होने के कारण सरकार के आर्थिक सुधार बाधित हो रहे हैं. देश का विकास उस गति से नहीं हो रहा, जिस गति से उसे होना चाहिए. या कि जिस गति से सरकार करना चाहती है. उनकी यह टिप्पड़ी देश में चल रहे किसान-आन्दोलन के संदर्भ में आयी है, जिसमें देश भर के किसान संगठन सरकार द्वारा पारित तीन कृषि विधेयकों के विरोध में महीनों से आंदोलनरत हैं. और जो अब दिल्ली को घेरने के लिए उसके सभी मुहानों पर आकर खड़े हो गये हैं. इस आन्दोलन को चला रहे किसान संगठनों की मांग है कि सरकार इन तीनों विधेयकों को रद्द करे. क्योंकि उनकी नजर में इन विधेयकों के लागू होने के बाद खेती-किसानी में कारपोरेट तंत्र का हस्तक्षेप काफी बढ़ जाएगा. किसानों को उनकी फसल का न्यूनतम समर्थन मूल्य नहीं मिलेगा. और अनाज के असीमित भंडारण के कारण जमाखोरी और कालाबाजारी आसमान छूने लगेगी.

तो क्या भारत में “जरूरत से अधिक लोकतंत्र” हो गया है? और इस “जरूरत से अधिक लोकतंत्र” के कारण उसकी प्रगति रूक रही है, उसका विकास बाधित हो रहा है..? नीति आयोग के मुखिया का यह बयान ऐसे कई सवालियों को जन्म दे रहा है, जिन पर विचार किया जाना चाहिए. जिन पर बात होनी चाहिए. तो आइये, इस प्रश्न की पड़ताल करते हैं.

हम सब जानते हैं कि भारत एक लोकतांत्रिक देश है, जिसका एक संविधान है. इस संविधान का निर्माण देश की जनता ने अपने प्रतिनिधियों के माध्यम से किया है और इसे अपने ऊपर लागू भी किया है. यानि यह भारत का सर्वोच्च कानून है, जो जनता द्वारा निर्मित है और जिसके अनुसार देश का संचालन होता है. तो इसी संविधान के द्वारा देश

के नागरिकों को कुछ मौलिक अधिकार प्रदान किये गये हैं. मौलिक का अर्थ यह है कि इन्हें किसी भी तरह से छीना नहीं जा सकता है, किसी भी तरह से कम नहीं किया जा सकता है. क्योंकि लोकतंत्र का यह तकाजा है कि व्यक्ति के गरिमापूर्ण जीवन के लिए इन अधिकारों का होना अति आवश्यक है. ये वे अधिकार हैं, जो आधुनिक लोकतंत्र की बुनियाद माने जाते हैं. इनकी पहली आहट इंग्लैण्ड की क्रान्ति में मिली थी. फिर बाद में फ्रांसीसी क्रान्ति ने इन्हें व्यवस्थित अमलीजामा पहनाया. हम सब जानते हैं कि फ्रांसीसी क्रान्ति की बुनियाद ही समता, स्वतंत्रता और न्याय के सिद्धांतों पर रखी गयी थी. कालांतर में अमेरिका और सोवियत संघ से होते हुए तीसरी दुनिया के स्वतंत्रता आन्दोलनों ने इन मौलिक अधिकारों को लोकतंत्र की अनिवार्य शर्त बना दिया. यही कारण है कि भारत में जब संविधान बन रहा था तो सबसे पहले जिन कुछ अनुच्छेदों पर बहस हुई और जिन्हें स्वीकार किया गया, उनमें मौलिक अधिकार भी शामिल थे. इन्हें न सिर्फ संविधान के शुरूआती पन्नों पर जगह दी गयी, वरन इन्हें संविधान की आत्मा कही जाने वाली प्रस्तावना में भी शामिल किया गया.

तो इन्हीं मौलिक अधिकारों में से एक अधिकार “स्वतंत्रता का अधिकार” भी है, जिसका पहला अनुच्छेद “विचार और अभिव्यक्ति की स्वतंत्रता” की गारंटी देता है. इसी उपबंध के तहत ही भारत में प्रेस की स्वतंत्रता भी परिभाषित की गयी है. यानि आज हम मीडिया के जिस विस्तृत स्वरूप को देख रहे हैं, वह “विचार और अभिव्यक्ति की स्वतंत्रता” के इसी अधिकार के तहत संचालित होती है. इसके अनुसार भारत का प्रत्येक नागरिक अपनी बात कहने के लिए स्वतंत्र है. वह मौखिक या लिखित रूप से अपनी राय जाहिर कर सकता है. यहाँ तक कि वह सरकार की जिन नीतियों से असहमत है, उनका विरोध कर सकता है. उनके खिलाफ धरना और प्रदर्शन भी कर सकता है.

The NITI Aayog CEO's worry, which seems to have found expression in the face of farmers' protest at the borders of the national capital, is unwarranted. Freedom of Thought and Expression is a basic premise of any democracy. If India has 'too much' of that, it should be a matter of pride, not worry. But, yes, our present rulers, are worried, because, they perceive every protest, dissent as 'anti-national'.



Cartoon courtesy: Panju Ganguli

जब संविधान सभा में इन अधिकारों पर बहस हो रही थी तो यह प्रश्न भी सामने आया था कि “विचार और अभिव्यक्ति की स्वतंत्रता” आखिर कितनी होनी चाहिए. कुछ लोग चाहते थे कि यह सम्पूर्ण हो, जबकि कुछ लोग इसे नियंत्रित करने के हामी थे. बाद में इस बात पर सर्वानुमति बनी कि सामान्य परिस्थितियों में इस पर कोई प्रतिबन्ध नहीं होना चाहिए. केवल विशेष परिस्थितियों में ही सरकार कुछ युक्तिसंगत प्रतिबन्ध आयत कर सकती है. इन विशेष परिस्थितियों में “राष्ट्रद्रोह” जैसे गंभीर विषय शामिल किये गये. कालान्तर में, जब सरकारें अपने विरोधियों की आवाज को दबाने के लिए इन उपबंधों का दुरुपयोग करने लगी तो सर्वोच्च अदालत ने इन उपबंधों को बार-बार व्याख्यायित किया. उसने कहा कि वह बात, जो हिंसा और खूनी संघर्ष की वकालत करती है, उसे ही प्रतिबंधित किया जा सकता है. बाकि शांतिपूर्ण विरोध और प्रदर्शन का अधिकार जनता के पास रहना चाहिए. यानि भारत की सर्वोच्च अदालत ने संविधान की मूल भावना के अनुसार इन अधिकारों को समृद्ध किया, उन्हें सुरक्षित रखा.

दुनिया के प्रत्येक लोकतंत्र में “नियंत्रण और संतुलन” के ऐसे सिद्धांत समाहित होते हैं. जनता अपने लिए और अधिक अधिकारों की मांग करती है और सरकारें सामान्यतया और अधिक प्रतिबंधों की वकालत करती हैं. यहीं पर न्यायपालिका की भूमिका महत्वपूर्ण हो जाती है. उसको देखना होता है कि जनता या सरकार का पक्ष संविधान के अनुरूप है या नहीं. और तदनुसार वह निर्णय करती है, जो सभी पक्षों पर बाध्यकारी होता है. यही लोकतंत्र की खूबसूरती है. यही लोकतंत्र की रवायत है.

इस आलोक में नीति आयोग के मुखिया का “टू-मच डेमोक्रेसी” वाला बयान स्वतः ही खारिज हो जाता है. सच्चाई यह है कि भारत में उतना ही लोकतंत्र है, जितना किसी भी लोकतान्त्रिक देश में उसे होना चाहिए. “विचार और अभिव्यक्ति की स्वतंत्रता का अधिकार” लोकतंत्र की बुनियादी शर्त है. इस तथ्य को हमारे संविधान निर्माताओं ने भी समझा था. और इस तथ्य की वकालत समय-समय पर न्यायपालिका ने भी की है. ऐसे में सरकार में बैठे लोगों से भी यह अपेक्षा की जानी चाहिए कि वे भी संविधान की मूल भावना का सम्मान करें. नीति आयोग के मुखिया को यह बात समझ में आनी चाहिए कि किसी भी देश की प्रगति का आकलन करते समय आजकल उस देश के लोकतान्त्रिक व्यवहार को भी परखा जाता है. सिर्फ आर्थिक विकास को ही प्रगति का पैमाना नहीं माना जाता. और सच बात तो यह भी है कि दुनिया में आजकल वही देश तरक्की भी कर रहे हैं, जिनके भीतर का समाज सजग है. जिन देशों के नागरिक अपने अधिकारों और कर्तव्यों के प्रति जागरूक हैं. साथ ही साथ जहाँ की सरकारें भी उन सीमाओं को जानती हैं कि हमें कहाँ हस्तक्षेप करना चाहिए और कहाँ बचना चाहिए. लोकतंत्र का अधिक होना किसी भी देश के लिए गर्व का विषय होना चाहिए, चिंता का नहीं.

हां, चिंता का विषय यह जरूर है कि सरकार में बैठे कुछ लोग हर तरह के विरोध-प्रदर्शनों को राष्ट्रद्रोह की श्रेणी में रखने लगते हैं. हमें याद है कि फीस वृद्धि के विरोध में जब जवाहरलाल नेहरू विश्वविद्यालय के छात्रों ने आन्दोलन किया था तो उन्हें भी देशद्रोही कहा गया. जब प्रस्तावित

नागरिकता कानून के विरोध में जामिया विश्वविद्यालय के छात्रों ने प्रदर्शन किया तो उन्हें भी राष्ट्रद्रोही माना गया. हैदराबाद, अलीगढ़, वाराणसी और जाधवपुर विश्वविद्यालयों में विभिन्न कारणों से होने वाले आंदोलनों पर भी “राष्ट्रद्रोह” का यही टैबू चस्पा किया गया. जब नागरिकता कानून के विरोध में देश भर में धरना और प्रदर्शन आयोजित हुए, तो सरकार में बैठे कुछ लोगों ने उसे भी पाकिस्तान और चीन की साजिश कहा. यहाँ तक कि जन्त-मंतर पर धरनारत तमिलनाडु के किसानों पर भी देशविरोधी साजिश का हिस्सा बनने का आरोप लगाया गया. और अब, जबकि देश भर के किसान सरकार द्वारा लाये जाने वाले तीन कृषि-विधेयकों का विरोध कर रहे हैं, तो एक केन्द्रीय मंत्री इसे पाकिस्तान और चीन की साजिश बता रहे हैं. जबकि एक दूसरे केन्द्रीय मंत्री की नजर में इस आन्दोलन को माओवादी और नक्सली लोगों ने हाइजैक कर लिया है.

तो क्या भारतीय लोकतंत्र में जो भी नागरिक सरकार की नीतियों का विरोध करेगा, वह पाकिस्तानी कहा जाएगा? उसे चीनी साजिश का हिस्सा माना जाएगा? उसे माओवादी और नक्सली कहकर खारिज किया जाएगा? उसके माथे पर “देशद्रोह” का टैबू चस्पा कर दिया जाएगा? तो फिर देश के संविधान में दी हुई “विचार और अभिव्यक्ति की स्वतंत्रता” का क्या अर्थ रह जाएगा? और जब नागरिकों से अभिव्यक्ति की आजादी ही छीन ली जायेगी, तो फिर संविधान का कितना अर्थ रह जाएगा? और ऐसे में लोकतंत्र कितना बचा रह जाएगा? क्या नीति आयोग के उपाध्यक्ष महोदय को ये बातें चिंताजनक नहीं लगती हैं ..?

सच्चाई यह है कि लोकतंत्र में नागरिकों को “विचार और अभिव्यक्ति की स्वतंत्रता” हासिल होती ही है. नागरिक अपनी बात कहते हैं और सरकार से असहमत होने पर शांतिपूर्ण धरना-प्रदर्शन भी करते हैं. इससे कोई भी देश या समाज कमजोर नहीं होता, वरन विकसित होता है, आगे बढ़ता है. जिस देश में लोकतान्त्रिक मूल्यों का विकास होता है, जहाँ लोकतंत्र फलता-फूलता है, वह देश तरक्की भी करता है और दुनिया के मंचों पर उसका सम्मान भी किया जाता है. इसलिए यह कहना कि भारत में “टू-मच डेमोक्रेसी” है और यह उसकी प्रगति में बाधक बन रही है, उचित नहीं जान पड़ता. दरअसल हमारे देश में उतनी ही डेमोक्रेसी है, जितनी की किसी भी लोकतान्त्रिक देश में होनी चाहिए. और ऐसा होना हमारे देश की कमजोरी नहीं है, वरन एक ताकत है.

Cartoon courtesy:
Alok Nirantar



Anything *but* Samvad

Avijit Pathak

(Courtesy: The Tribune 15/12/2020)

Does Mr Modi actually mean what he is saying? Or is it that words are empty, and what remains is merely an instrumental game of appropriation (and falsification) of noble concepts and symbols? He spoke of dialogue. Yet, without establishing a direct communion with the farmers, and responding to their angst, he can still repeat his monologue..... Democracy is not about oratorical skills, it requires mindful listening.



Prime Minister Narendra Modi, as it is said, is an excellent orator. The other day, while laying the foundation stone of the new Parliament building, Mr Modi, with his characteristic style, invoked Guru Nanak, reminding us of the great saint's message: "Jab tak sansar rahe, tab tak samvad rahe", and stressed on the need for dialogue to preserve the 'soul of democracy'.

Mr Modi is right because democracy means a perpetual process of conversations and negotiations. And it would be great if Mr Modi seeks to create a situation that encourages the ruling regime to come out of the Kafkaesque castle, and with humility, listen to those who — for diverse reasons — are not happy with the government. Yet, given the prevalent socio-political landscape, it is difficult to escape a disturbing question: Does Mr Modi actually mean what he is saying? Or is it that words are empty, and what remains is merely an instrumental game of appropriation (and falsification) of noble concepts and symbols? He spoke of dialogue. Yet, without establishing a direct

communion with the farmers, and responding to their angst, he can still repeat his monologue, and say (recall his latest speech at FICCI) that 'the new reformers will give them new markets, access to technology and help bring investments in agriculture.' This is like giving the impression that the farmers know nothing, and they are a bunch of fools.

Possibly, we cannot overlook the style of functioning of this government. And this is by no means dialogic. There are three reasons for this. First, the spirit of democracy as a collective project has been replaced by the culture of narcissism that projects the supreme leader as a messiah monopolising the grand truth. And this master narrative has been sanctified through the assertive discourse of hyper-nationalism, techno-economic development and 'Hindu glory'. The supreme leader, it is believed, cannot be wrong. And hence, those who critique the policies of the government, or express even the slightest ambiguity are necessarily the 'enemies' of the nation.

Second, this leads to the circulation of conspiracy theory — a characteristic feature of any totalitarian regime. Hence, dissent has to be criminalised or ridiculed. This explains the politics of the prevalent vocabulary that characterises the dissenters: 'urban Naxals', 'Khalistanis', or for that matter, 'tukde-tukde gang'. These are all negative connotations disseminated through the troll army and politically engineered television news channels. See its implications. Farmers are



Farmers are struggling and agitating. But then, it is said that they have been misdirected by the Maoists and other conspirators; or they are 'Khalistanis'. When dissenters are seen to be criminals or fools or conspirators, it is naturally assumed that there is no reason to talk to them.

IMAGE COURTESY: GAJENDRA YADAV, INDIAN EXPRESS

struggling and agitating. But then, it is said that they have been misdirected by the Maoists and other conspirators; or they are 'Khalistanis'. Likewise, the entire phenomenon called Shaheen Bagh was stigmatised; and they didn't even spare those determined 'dadis' who enchanted the protest site. When dissenters are seen to be criminals or fools or conspirators, it is naturally assumed that there is no reason to talk to them. And third, democracy has been reduced into the logic of electoral victory. This is like undermining or trivialising the Opposition. Hence, even when farmers are agitating and urging the government to repeal the farm laws, the spokespersons of the ruling regime do not hesitate to refer to the electoral victory in the panchayat elections in Rajasthan, and assert that it means people have voted for these laws. Cherish the mantra of 'success'; and assume that those who have not won the elections are necessarily wrong! In other words, we find ourselves amid a political culture that confuses monologue with dialogue, power with truth, and narcissism with democracy.

Possibly, Mr Modi ought to realise that democracy is not about beautiful oratorical skills. It requires the profound art of listening - and mindful listening to one's ideological opponents, or even to those who have failed in terms of electoral mathematics. To listen is not necessarily to agree. However, to listen is to acknowledge the living presence of the other, and respect this presence. And hence,

to listen is to cultivate the spirit of humility and openness, and generate a possibility of the fusion of horizons. Mr Modi can learn from the way Gandhi and Tagore, despite differences, trusted each other, and continued their dialogues which enriched both of them as well as the nation. A totalitarian discourse, irrespective of its left or right colour, fears dialogue; it erects a wall of separation between 'loyalists' and 'conspirators'. To respect the 'soul of democracy' is to break this wall of separation. Is Mr Modi ready for this jump? Furthermore, with the art of listening emerges the fundamental democratic act of negotiation - the ability to see beyond the tyranny of the free market or the vanguard of the proletariat. Hence, the spirit of collective welfare - not merely the welfare of the Adanis and the Ambanis - ought to characterise the policies of the government. And today, the farmers are conveying this message; they ought to be listened to.

And finally, if Mr Modi is sincere about Guru Nanak and his plea for samvad, it is important for him to cultivate the ecstasy of love and compassion. Think of it. These days, we experience the normalisation of violence. Hence, we are asked to see a cross-religious marriage as an act of jihad; we are asked to believe that all those young/idealist students who express their concern over the CAA are Maoists, and sedition charges have to be filed against them. And we are asked to see nothing beyond biryani at Shaheen Bagh. A poet, a human rights activist, a professor: they suffer in the prison because they sought to look at the world differently. Is it samvad, Mr Modi?

(Writer is a Sociologist and teaches in JNU)





Maradona

The Football Genius

M. A. Baby

WAS it an unconscious decision of that irrepressible certainty – Mr. Time – that Diego Armando Maradona left us forever on the same day his renowned friend and comrade, Fidel Castro, bid adieu four years ago? Yes, both Fidel and Maradona share the same date of death: November 25th. While I pen these lines, the body of Maradona has been laid to rest in Bella Vista Cemetery, outside Buenos Aires. Tens of thousands of people gathered to pay homage to the legend during the funeral procession and the funeral. On November 29, a public meeting was held at Manaveeyam Veedhi in Thiruvananthapuram, observing Covid protocol, to pay homage to the great legend.

The genius of Maradona can be interpreted in manifold ways- foremost is the football magician who the world marvelled at. The sorcery he was capable of with his feet created legions of football fanatics around the world, including me. My son was only beginning to learn the nuances of the game when Maradona failed a drug test and was forced to leave the 1994 World Cup midway. It was a personal loss for all of us. Maradona later put that incident beautifully: “They chopped my legs.” There is a poet in him, we realised.

The world got acquainted with the poet in Maradona during the 1986 World Cup quarterfinal

The genius of Maradona can be interpreted in manifold ways- foremost is the football magician who the world marvelled at. The sorcery he was capable of with his feet created legions of football fanatics around the world.....

against England. That match revealed his divine and mortal selves. Memories of that match, which I watched on a black and white TV set, are vivid. When asked about the first goal-the infamous Hand of God goal- he remarked with an equal ounce of mischief and cheek: “A little with the head of Diego and a little with the hand of God.” There was a measured poetic beauty to the line. Diego in local parlance meant god or messiah.

Then in the 55th minute, he scored a goal of sheer brilliance- every move and movement that led to the goal was forged in grace and beauty, power and precision. He

danced, slithered and slipped past several defenders to score the most beautiful goal ever in a World Cup. The sequence of the goal continues to intoxicate every football lover on the planet.

There are several lingering memories of his game, some of which have fallen off the Maradona myth. For instance, a thorough ball to Claudio Cannigia against Cameroon in 1990 tournament opener. It started like this: A ground ball from the Argentina half reached Maradona, who was hovering around the centre line. A sturdy Cameroon defender too stopped, thinking the Argentine would retreat. But Maradona had scripted a different plot in his mind. He took off like a little bubble of energy. The defender

stood frozen, as Maradona swished past him. What amazed me most was his control, the ball was drifting out of the corner line, but Maradona with the faintest of touches and turns kept it in play, cut back and flung a well-weighted pass to Cannigia, who inexplicably spilled it. If that had been a goal, would have been the greatest World Cup assist of all time.

Maradona always answered his critics on the field. Before the pre-quarters against Brazil in the 1990 World Cup, Cannigia burst out, "Maradona needs just Maradona," implying that he was selfish. His words disturbed me, but in that match, Maradona served Cannigia a delicious pass that the latter converted and won the match for Argentina. It was so good a delivery that even I could have scored, I used to joke. Legend has it that Cannigia wept and hugged Maradona in the dressing room.

I liked his roguishness, like in the 1986 final against West Germany. Argentina gets a free-kick near the centre circle, Maradona surveys the field clumsily, drifts and prances as if he's disenchanted. Then he belts an accurate cross to Jorge Burruchaga, who nets the match-winner.

He was such a spontaneous creator of the outrageous – a prince of the outrageous. His power to imagine was stupendous. At the same time, he was given to revelry. In that, he was like Mozart, another genius. Mozart's creativity had the efficiency of a computer because he could compose even when he was preoccupied with non-musical tasks. Mozart, it is said, could rewind and fast forward the composition in his mind and reproduce the notes later.

It used to be said of Mahatma Gandhi that he could make leaders from clay. So did Maradona – he made even the most modest player around him a world-beater. I believe that the brilliance of Lionel Messi, my favourite contemporary player, is because of Maradona. A Messi could have been born only in the land of Maradona.

Another endearing aspect of Maradona was his political conviction. Politics is woven into the heart and soul of Latin America. However, those who benefitted from the market economy of the West, rarely take political positions. But Maradona did, emphatically and powerfully. His political beliefs were unshakeable. I remember a 2005 free trade summit in Buenos Aires that involved the then US president George W Bush and many Latin American leaders. They had assembled to sign a free-trade treaty that would isolate Cuba. But Maradona organised

a protest. He wore a "War Criminal" T-shirt to an anti-Bush "counter-summit" that drew protesters from around the world. Eventually, the summit failed.

Maradona used to host a television programme, in which he interviewed the likes of Fidel Castro, Hugo Chavez and other celebrities. He had the presence as well as the knowledge to engage them in serious conversation. Once a presenter sceptically asked him who he learned his politics from? Maradona replied: "I have read Che Guevara; he is my compatriot. I have tried to understand Cuba. Why are other Latin American countries not like Cuba, I always analyse and try to learn. I talk to Castro. This is how I learn."

I have no embarrassment in admitting that I was mad about Maradona. So, when he visited India in 2008, I travelled to Kolkata. A meeting was arranged in Jyoti Basu's house. When I showed him a photograph of Basu with Castro, his eyes glowed. He told me "Fidel, your friend. Fidel, my friend. We are friends." Later, I showed him a watch that had a tiny picture of Che embossed inside it. It was given to me by Maradona's friend and famous actor, Sergio Corrieri. He was excited: "Che Guevara, Che Guevara," he kept saying. I wished that he showed me the Castro tattoo on his leg or the Che one on his bicep. A few minutes later Maradona left, leaving me convinced that there was no one quite like him.

Four days after the sad departure of Maradona from our midst, on November 29th, Lionel Messi (the worthy successor of Maradona, according to the Maestro himself) paid his tribute to his model and to a certain extent mentor in a unique way. In the La liga match between Osasuna and F C Barcelona in Camp Nou, Messi played a stellar role in motivating the team as the captain. F C Barcelona won convincingly 4-0. The icing of the cake was the fourth goal scored by Messi from outside the penalty box. After hitting the back of the net in style Messi moved to face the gallery to salute the memory of Maradona. Messi lifted his shirt to reveal the red and black replica jersey of his home town club "Newells' Old Boys" bearing the number 10 which Maradona wore during his short spell at the Rosario side in 1993. That was the highlight of the emotionally charged moment.

Are we witnessing the making of a new Maradona in Messi? What Messi has to say about this is the following. "Even if I play for a million years I can never reach anywhere near Maradona."

(Writer is the former Education Minister of Kerala)



Silver Jubilee Conference of ICEU Karimnagar

The 25th silver jubilee conference of ICEU Karimnagar division was held on 20.12.2020 at Karimnagar. As a Covid containment measure, conference was confined to delegates session. Com. K. Venugopal Rao, President SCZIEF was the chief guest for the conference.

Marking the occasion Com.V. Rajender, President ICEU hoisted the AIIEA flag amidst revolutionary slogans by the delegates. Floral tributes were paid the departed leaders and martyrs.

Com. V. Vaman Rao, Joint Secretary invited the leaders to the dias. Com. V. Rajender presided over the session. Com. R. V. Ramana, General Secretary, presented the report of the EC to the house. International, national, political, economic developments, the developments within the industry were reported. Com. V. Mallesham, treasurer submitted the statement of accounts to the house.

Com. P. Basaveshwar, Secretary, DO unit initiated the debate on the reports. 18 delegates including woman sub-committee co-convener spoke on varied subjects concerning the working class.

Guiding the deliberations of the conference Com. K. Venugopal Rao spoke at length about LIC IPO issue, wage revision and other pending issues. In his enthralling message, explained the present economic situation prevailing in India. Aggressive Persuasion of the neo liberal policies have brought Indian economy to a serious crisis. He said that the reasons advanced for LIC IPO are hollow and the AIIEA is determined to fight this onslaught on our institution.

He detailed the progress of LIC, its contribution

to national economy and asserted that disinvestment in LIC is going to harm the national interests. Com. K Venugopal Rao revisited the 70 years journey of AIIEA which is full of challenges of the times and ultimate triumph. He urged upon all members to carry on the spirited campaign against IPO in LIC with conviction and courage. Giving insights into the wage revision, it was the tactical line of AIIEA, which could secure 15% wage offer as on date. Our joint agitations were instrumental in management inviting unions for Information sharing session on 21.12.2020. In spite of the discouraging situation prevailing in Other industries, AIIEA is committed to secure best possible economic benefits to its employees. He appealed to all to inculcate the habit of reading so as to understand the intrinsic political economic policies of the government.

The conference has unanimously elected Com V.Rajender, A.Rammohan Rao and D.Suryakala as President, General Secretary and Treasurer respectively for the ensuing year.

The conference felicitated Com. V Mallesham, Treasurer who demitted the office owing to his superannuation on 31st December 2020. He has donated Rs. 10000 to ICEU & Rs. 5000 to Karmikavahini.

The conference concluded with vote of thanks by com.G. Ravindranath, Joint Secretary.

Joint Conference of ICEU Bangalore Division I & II



The Annual Conference of ICEU, Bangalore I and II Divisions was held jointly on 20th December 2020. Due to the restrictions placed on large gatherings because of Covid 19, this annual conference was conducted through physical participation of the Delegates and virtual participation of the observers and general members. This was a very successful experience with over 200 delegates participating in the conference and a very large number recording their presence through the virtual mode.

The Conference began with the hoisting of the organisation's flag jointly by the Presidents of the two divisional units Coms D.Suresh and P.Nagendra. The Report of the conference was circulated in advance to the delegates. In view of this Com K. Gopal, General Secretary, Bangalore II presented a summary and the main thrust and understanding of the Report. This was followed by a rich and lively debate which was initiated by Com Mahesh, Jt.Secretary, Bangalore

II. Twenty-five delegates including 8 women from the two divisions participated and enriched the debate. The highlight of the discussion was the participation by the young comrades who had joined the industry in the last round of recruitment. There was total unanimity on the basic formulations of the Report.

Intervening in the discussions, Com Amanulla Khan, Former President of AIIEA presented a exhaustive picture of the present challenges confronting humanity, our nation and the trade union movement. He complimented the Divisional Units of Bangalore for taking the lead in carrying out relief work to assist those unfortunate migrant workers and poor families affected by the lockdown due to Covid. He said with covid infections crossing 1 crore, India today has the dubious distinction of having the second highest number of infections in the globe. He also said that more than 1.45 lakh people have died due to this disease. Disagreeing with the Finance Minister who said that Covid is an act of God, he said it is an attempt to gloss over the failure of the government and the collapse of public health system. He asserted that Covid 19 is a manmade disaster due to the plunder of nature for expansion of profits.

Com Amanulla Khan gave a detailed account justifying our demand for a good wage revision and criticised government and LIC for not taking steps to help finalisation of wage revision. He said the demand for wage revision on the basis of paying capacity of institution and the increased productivity of employees should be the sole criterion for settling the



wage issue. He said that the Joint Front would make all efforts to secure a good wage revision early. He also emphasised the importance of sustained struggle to secure the government approval on family pension recommended by LIC and to secure updation of pension. Com Amanulla Khan made a sharp attack on the decision of the government to list LIC on the stock markets through IPO. He said this goes against the national interests, policyholders interests and violate the constitutional provisions as enshrined in the Direct Principles of State Policy. He called upon the insurance employees to widen and broaden the struggle against privatisation through massive public mobilisation. He pointed out to the massive protest actions by the farmers against the three farm laws and said that these laws will further increase the agriculture crisis and aggravate rural distress. He said AIIEA is totally with the heroic struggle of the farmers. He expressed happiness with the massive success of the 26th November strike and hoped that the coming together of the farmer and workers will add tremendous strength to the fight against the disastrous economic and social policies of the government. He warned the working class to the design of the government to polarise and communalise Indian society and said it is the responsibility of the working class to build unity of all marginalised and working people.

Com S.K.Geetha, General Secretary, ICEU, Bangalore Division I summed up the debate. She clarified on issues raised during the debate and assured that the problems discussed will be taken up with the administration for a solution. She expressed happiness over the unanimity in the organisation over all important issues relating to the struggle of the working class and the economic, political and social policies of the government. She stressed on the importance of consolidation of organisation on the basis of political and ideological understanding. The Report was unanimously approved thereafter. The audited statements of accounts of the two divisional units were presented by Coms B.S.Ashok and B.N.Yashoda, Treasurers of Division I and II respectively. The same were unanimously approved.

The Conference unanimously elected Coms D.Suresh, S.K.Geetha and B.S.Ashok as President,

General Secretary and Treasurer respectively of Bangalore I. Similarly Coms P.Nagendra, K.Gopal and B.N.Yashoda were unanimously elected as President, General Secretary and Treasurer respectively of Bangalore II for the ensuing term. The Conference unanimously adopted a number of resolutions moved by Com A.R.Kathiyanini, Vice-President, Bangalore I. The Conference came to a successful close with a vote of thanks by Com D.Suresh. Earlier Com M.L.Ashok Kumar, Jt.Secretary, Bangalore II has welcomed the gathering.



As part of the conference, Com Ramakrishna alias Gopi, former Treasurer of ICEU Bangalore I who would retire from the services of LIC on 31.12.2020 was felicitated. Com Bhaskar Somayaji, Jt Secretary, AIIPA recalled the glorious services rendered by Com Gopi to the organisation. Responding to the felicitations, Com Gopi said that he is indebted to the organisation for improving his understanding and making him a better human being. He also made donations to Insurance Worker, Vima Naukara, ICEU and ICPA.

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58th Divisional Conference of ICEU Thanjavur



With the hoisting of Divisional Unit flag by Comrade S. Selvaraj, President of the Insurance Corporation Employees Union, Thanjavur, the 58th Divisional conference began on Nov 28th amidst loud, intense and emotional slogans by comrades of Thanjavur division. The conference was being held in the successful backdrop of 95% of comrades participating in the November 26th General strike.

The delegates' session was inaugurated by Comrade R Punniamurthy, Former President of the Divisional Unit. General Secretary of the Unit, Com V Sethuraman, on behalf of Executive committee, presented a report on the political and economic changes that took place after the previous divisional conference, its impact on the Insurance Industry and the movements carried out by the Divisional unit during the period. In the debate that followed, a total of twenty four comrades, including two women comrades, expressed their views on the report. The report was unanimously adopted along with the statements of accounts which were presented by Divisional unit's Treasurer Comrade M Ravishankar.

During the discussions, Comrade V. Suresh, Joint Secretary, South zone Insurance employees Federation dealt on the present day status of our wage charter and the challenges facing the

corporation in the current political climate. Comrade R. Easudas, former President of Divisional unit who also spoke, stressed the need for activating People for India forums in the division.

Comrades S Selvaraj, V Sethuraman and M Ravishankar were unanimously elected as President, General Secretary and Treasurer respectively for the ensuing term. Comrade K. Swaminathan, Vice President, SZIEF felicitated the newly elected office bearers and the new delegates for the coming year.

Forty three resolutions were passed in the conference including Public sector protection, opposition to the sale of LIC shares, support for the farmers struggle and for the merger of Public Sector general Insurance companies. Comrade S L Sridhar welcomed the delegates to the conference and Comrade R Seethala proposed a vote of thanks.

The General Conference held on November 29 is truly historic. It would not be an exaggeration to say if it is called a different conference that we have never seen or heard of. The highlight of the conference was the participation of 700 comrades either directly or through video conferencing and via Facebook lives.

What made it very special was the keynote address by former President of AIIEA Comrade Amanullah Khan. His speech highlighted the present socio-political and economic challenges faced by the country and its impact on the insurance industry and the movement of the insurance employees. His speech gave the much needed confidence to the employees and it also added a sense of excitement and a sense of alarm at the same time among the cadres.

Comrades P. Satyanathan (MRGIEA), N. Raja (LICAOI) and comrade R. Punniamurthy greeted the conference. In his special address, Comrade K. Swaminathan said that workers cannot be deceived for long by attempting to divide them on religious



and caste lines. Comrade V Sethuraman welcomed the gathering and Comrade M Ravishankar gave the vote of thanks. The conference was presided over by Comrade S Selvaraj.

The Tanjore Divisional Conference was the first Divisional Conference held in the Southern Region this year amid the pandemic. Therefore

the conference had to adopt innovative ways and use technology to reach the membership. The successful holding of the conference and the wide participation has created new enthusiasm. The ICEU, Thanjavur has emerged with greater strength from this conference to successfully face the challenges of the present times.

64th Conference of DIEA, Jalpaiguri

Amidst an unprecedented crisis and growing cases of covid-19, the 64th Annual General Conference of DIEA, Jalpaiguri was held on 12/12/2020. The conference was very successfully held. Com. K. Venugopal inaugurated the conference through his virtual presence. He explained the challenges confronting the insurance employees and the people at large and set the task ahead of us. He dealt the issue of IPO in LIC elaborately and explained the form of movement AIIEA was taking up to foil the Govt's move and strengthen LIC. Com. Venugopal inculcated the confidence that AIIEA was again going to clinch a good wage revision adopting correct tactical line and building up a joint movement within LIC to force the settlement of yet another good wage revision. Com. Venugopal set before the conference the important organizational task to take up cadre building activities among the new members who could join LIC because of the struggle of AIIEA successfully forced open recruitment LIC.

General Secretary Com. Saikat Chaudhuri placed the report on behalf of the working committee and 26 delegates participated in the lively debate. The debate unanimously urged to adopt programmes to campaign for the alternate economic policies in a concrete way and take up campaign involving the agents and the policyholders to oppose IPO in LIC. The speakers in one voice demanded revocation of all three Farm Acts and the Electricity Bill 2020 and extended full support to the Farmers' Struggle. The Conference decided to mobilize funds for the struggle of the farmers. The delegate session also addressed the issues related to policy servicing and decided to involve all the members to minimize the claim outstanding, and also to involve the agents through various programmes to strengthen the industry.



Com. Ziaul Alam, the General Secretary, All India Plantation Workers' Federation, addressed the delegate session. He, while praising the role of AIIEA in building up larger trade union movement and formation of Trade unions like KITU, urged DIEA, Jalpaiguri to provide cadres and leaders to contribute to the larger TU and Democratic movements in such manners.

Com. Saikat Chaudhuri while summing up the debate proposed for organizing Trade Union Workshops from the Divisional level to the Branch level for improving the understanding on the issues like IPO in LIC and about the Organisation as a whole. To organize the programmes throughout the year on various subjects, he proposed a Trade Union Workshop Sub-committee with Com. Debasis Roy and Com. Sayantan Nandi Chowdhuri as the Convenors. Com. Amit Khan and Com. Kalyan Chanda were elected as the Joint Convenors of the Media Response Committee. Com Supriya Sen and Com Anindita Sarkar will continue to work as the Joint Convenors of the Women Sub-committee for one more year.

Earlier Com. Dhrubajyoti Ganguly, the President of the organization hosted the red flag of the Association. The Conference unanimously elected Com. Debabrata Chowdhuri, Com. Saikat Chaudhuri and Com. Saugata Bhattacharjee as the President, General Secretary and Treasurer respectively for the next year.

61st Conference of ICEU, Coimbatore Division

The 61st Annual Conference and 34th General Council Meeting of Insurance Corporation Employees Union, Coimbatore Division was held on 12.12.2020 through virtual mode. Com. M Gajendran, President, ICEU, Coimbatore Division presided over the Conference. Com. T Senthil Kumar, General Secretary, South Zone Insurance Employees Federation inaugurated the Conference. In his inaugural address he elaborated in detail the various moves of the ruling dispensation to sell the public sector institutions including the defence sector in a hurry. He also pointed out that the livelihood issues of the people come to forefront where ever the left parties are prominent. This was very evident in the campaign to the assembly elections held in Bihar. He also stressed the need for unity to protect LIC in public sector and thwart the move of the government to divest LIC. He congratulated ICEU, Coimbatore Division for maintaining a prime position in the zone in Strike participation.

Com. K Thulasitharan, General Secretary, ICEU, Coimbatore Division presented the report on behalf of the executive committee. The debate on the report was initiated by Com T Thillai Kumar, Joint Secretary, ICEU, Coimbatore Division. 13 comrades including 3 women enriched the report by participating in the debate. Com M Girija, Joint Secretary, AIEA & Com V Suresh, Joint Secretary, SZIEF greeted the Conference. After the summing up of the debate by the General Secretary, the report was adopted unanimously. The accounts for the year submitted by the Treasurer were also adopted unanimously. Com.M Gajendran, Com K Thulasitharan & Com K Manikandan were elected as the President, General Secretary & Treasurer respectively for the ensuing term. 31 resolutions including against the proposal of the government to list LIC in stock market, demanding wage revision commensurate with the growth of LIC, supporting the agitating farmers against farm laws were unanimously passed in the Conference. The Conference came to an end with Com. K

Thulasitharan proposing vote of thanks. More than 150 comrades including 112 delegates participated in the General Council Meeting.

As part of the Conference, a special employees meeting was held on 14.12.2020 by virtual mode. Com.Amanulla Khan, former President of AIEA addressed the meeting. He cautioned that the government is moving towards Autocracy, which is a dangerous sign for Indian Democracy. This he said was evident in how the farm law bills and labour laws amendment was passed without debate on the bills in the parliament. He pointed out that resistance is building up against the policies of the government. He placed on record that 250 million workers participated in the All India Strike on 26th November The workers and peasants coming together rejecting the kind of polarisation the government is attempting gives us hope and confidence that this government can be fought,

He deplored the government for its attempt to list LIC in stock market and termed this attempt of privatization of public asset as a violation of the directive principles of Indian Constitution. The interest of the policy holders is being compromised for upholding Corporates interest. He called upon the employees to safeguard unity and develop struggles by campaigning among public and stop privatization of LIC. He also said that AIEA has chalked out programmes of action with the joint front including the two hour walk strike on 22.12.2020 and is confident of securing a good wage revision at the earliest. He called upon the employees to make the two hour walk out strike a grand success and force the LIC management to come out with improved offers.

The meeting came to an end with Com K Thulasitharan extending the vote of thanks. More than 420 comrades participated in the meeting and made it a grand success.



64th Conference of Madurai Division A Grand Success

The 64th Conference of ICEU, Madurai Division was held on 12th and 13th December 2020 at Madurai. Taking into consideration the prevailing Corona pandemic situation it was decided to hold the delegates session and the first day of the conference on 12th December through Zoom app. The 2nd day of the delegates session of the conference was held at Justice V.R. Krishna Iyer Hall, Madurai strictly following the standard operating procedures of the Government.

CAMPAIGN

Two online conventions through zoom app were conducted as part of the campaign as a prelude to the conference. On 6.12.20 commemorating the death anniversary of Dr B.R. Ambedkar a convention on 'SOCIAL JUSTICE' was held with Com R DHARMALINGAM VP SZIEF as special speaker. On 9.12.20 a convention on 'PROTECTION OF PUBLIC SECTOR' was conducted with Com C MUTHUKUMARASAMI General Secretary, ICEU, Tirunelveli as the special speaker. On this occasion a booklet written by Com N.SURESHKUMAR VP ICEU Madurai was released by Com S RAJKUMAR All India General Secretary of Federation of LIC Class I Officers' Associations. The first copy was received by Sri P VEERANAN President South Zone LIAFI.

The convention adopted a resolution on 'PROTECTION OF PUBLIC SECTOR' proposed by Com Joseph Suresh Rajkumar, General Secretary, NFIFWI, Madurai Division. The two day zoom app campaign on 6th and 9th drew very good participation.

DELEGATES SESSION

The Delegate Session of the Conference was held on 12th December 2020 through Zoom app. Com. N. Sureshkumar Vice President, ICEU Madurai presided. Com. N.P. Rameshkannan, General Secretary placed the General Secretary's report and it was followed by deliberations of 29 comrades

including 5 women. The conference continued on 13.12.20 at V.R. Krishnaiyer Hall, Madurai. Delegates were present in person.

Com T. SENTHIL KUMAR General Secretary, SZIEF was the special speaker. He explained in detail the economic and political conditions prevailing in our country, the neo liberal policies of the Government which are being thrust on the common masses making them the ultimate sufferers. He also pointed out the spectacular growth of LIC amidst this situation and his confidence that we are going to get a handsome wage revision through our united fight. Com S.SIVASUBRAMANIAN Treasurer SZIEF greeted the conference. Com S. RAMESHKUMAR Jt Secretary SZIEF greeted the conference through Zoom. 32 resolutions on IPO in LIC, protection of public sector, withdrawal of farm bills, immediate settlement of satisfactory wage revision, reforms in labour laws, scrapping defined contribution pension scheme were passed. Com.N.P. Rameshkannan summed up the debate and announced decisions and the programs for the coming year. The audited accounts for the year 2019 was tabled by Com. P. MAHALINGAM, Treasurer and was adopted in the Conference.

Com. G. MEENAKSHISUNDARAM, N.P. RAMESHKANNAN and D. CHITHRA were unanimously elected as President, General Secretary and Treasurer respectively. The Conference came to an end with vote of thanks proposed by Com. N.P. Rameshkannan.



Virtual Meeting of GI Pensioners of Tamil Nadu Units

A combined virtual meeting of the three units of GIPA in Tamil Nadu (Chennai, Coimbatore & Madurai Regional units) was conducted on Nov 29, 2020. More than 150 pensioners including women members participated in the meet enthusiastically.

The meeting was presided over by Com R.Narasimhan, General Secretary, Chennai Region and CC Member of AIIPA. Com C. Gopal, President of Coimbatore Region, welcomed the participants.

The meeting had the opportunity of hearing our Patrons (the retired senior executives of PSGICs) S/ Shri K.B.Vijay Srinivas, B.N.Narasimhan, M.Sivaraman and V.Jayaprakash. They gave valid inputs and appreciated the good work done by AIIPA in the cause of pensioners.

Com J.Gurumurthy, Vice-President, AIIPA, gave an overview of the developments on Pensioners and industry related issues. He thanked the patrons for their valuable support to AIIPA. He congratulated the Tamil Nadu units for successfully holding the Dharna Program on 3rd Nov, 2020.

Com Gurumurthy deplored the Govt's delay to approve the recommended improvements in Family Pension to insurance employees. He condemned the various anti-labour measures taken by the Govt. with particular reference to dilution of labour laws, freezing of DA to the Central Govt. employees and pensioners, the recent notification to freeze the DA



of CPSE employees and shifting of the base year from 2001 to 2016 for computing the CPI used for DA payment.

He recalled the combined struggle of pensioners and in-service employees in RBI that ultimately made the Govt to concede their demand on Pension Updation. It was a long drawn struggle indeed.

Com Gurumurthy appealed to the participants to create a strong bond of unity with the in-service employees and said only a united struggle with in-service unions would make things happen for us.

Com D.Gopalraj, Gen. Secretary, Madurai Region and CC Member of AIIPA, proposed the vote of thanks.

20th Working Women Convention of Visakhapatnam

The Visakhapatnam WWCC Annual Convention was held on 28-11-2020 through Webinar due to Covid-19 Pandemic situation. Around 100 Women comrades of WWCC participated actively through Webinar. The meeting started with the Convenor Com. T. SUNANDA presenting the Annual Report on the activities undertaken by the WWCC during the year. The Convenor in her report praised the participation of all women comrades in the Division in All India Conference of AIIEA held in Vizag in January, 2020 and their contribution to its grand success. The report also highlighted the "WALL OF GIVING" activity organised by WWCC by distributing Food Packets to homeless and needy during Lock



Down period. The activity started in May, 2020 with 35 Food Packets per day and increased to 135 packets per day within a week. The 'WALL OF GIVING' activity continued upto July, 31st with the participation of the WWCC Members and Donors.

The Convenor's report was actively discussed by nearly 20 members and accepted unanimously.

WWCC AP State Convenor, Com. M.Kameswari addressed the convention and congratulated all the members for activities successfully undertaken. ICEU General Secretary, Com.N.Ramanachalam greeted the convention and praised the work and participation of women comrades in Silver Jubilee Conference of AIIEA. He also congratulated the women comrades for the unique idea of creating a 'WALL OF GIVING' activity as an expression of our solidarity to the unfortunate suffering people during Covid Lock Down.

The convention unanimously elected Coms T.Sunanda as Convenor and P.Padmavathy, K.V.Sujatha

and Vyjanthimala as co-convenors for the ensuring term.

The Committee had organised an essay writing competition on the subject 'Public Sector-Role of Women as a part of the convention. Coms K.Malathi, Do, Com R.Aparna, DO and Com P.Surendrakar bagged the first, second and third prize respectively. The prizes were distributed during the convention.

The convention which was participated enthusiastically ended with a firm resolve to fight against the neo-liberalism, divisive policies and determination to defend the public sector LIC.

TU Class by Women Employees Coordination Committee, Eastern Zone

On 22nd November 2020, Eastern Zone Women Employees' Co-ordination Committee (EZWECC) organized a trade union class for women employees through on-line platform. Com.M Girija, Joint secretary, AIIEA was the sole speaker in the TU Class held on the topic "Impact of Neo Liberal policies and COVID pandemic on Indian women".

At the outset, Com.Maitreyee Mishra, one of the Joint Convenors of EZWECC greeted Com M. Girija and all other participants. Before Com.Girija was invited to speak, Com.Jayanta Mukherjee, General Secretary,EZIEA gave a brief introductory speech.

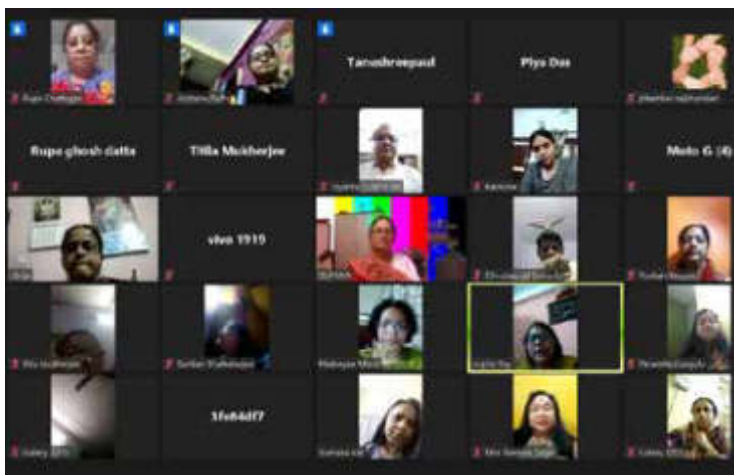
Com.M. Girija initiated her deliberation with a note of deep concern about the prevailing worldwide crisis – economic, social and political – and the difficulties and destitution faced by the toiling masses under the Neo-liberal regimes. India also is passing



through an unprecedented economic recession which has further marginalized the labour and the peasantry of this country, she observed. The crisis was further aggravated by the pandemic along with unplanned lockdowns in phases. This wreaked havoc on the life and living of the toiling people, particularly the migrant labourers. During this crisis too women

and children were found to be the worst sufferers. Com.Girija cited examples from some survey reports to illustrate how the gender disparity had widened during this period. Reports of women selling their organs to repay the loans taken from the micro finance institutions were pouring in. Burden of domestic work increased manifold. Cases of domestic violence shot up by 65 per cent while the government machinery turned out to be completely ineffective in tackling such situation. Instead of trying to mitigate the difficulties

Contd on Page 40



Equity holdings value of LIC has increased to record levels. At the end of the September its holdings in companies is around \$ 86 billion.

⌘

While deciding to halt the merger process of the three public sector general insurance companies, the Central Government has asked these companies to reduce the number of their branches, cut the flab and avoid expenses like guest houses etc.!

Mis-selling of insurance is taking toll. Hitherto only incidents of the mis-selling were being reported in the media. But articles by eminent personalities are making their way to the pages of more importance in the print media. One such article openly names the institutions which have collaboration with private insurance companies. It also cites incidents how the customers who enter the bank to make a fixed deposit are lured to buy insurance without giving full details of the scheme and ultimately when claim arises only a penny is paid. The article also criticizes the “target” imposed on the bank officials. The increasing trust deficit amongst the people, particularly amidst millennial and Gen Z population will impact adversely on the health of the insurance sector. “Disillusionment with insurance sector has been growing. This raises the question whether the liberalization of insurance sector has uplifted the prospects of insurance as a tool for protection-cum-investment tool and whether the entry of foreign insurers has improved penetrations rates. The penetration rate of insurance in India are far from satisfactory which means opening up the sector has only resulted in shifting the business from nationalized insurance companies to private companies”, thus begins the article and ends with “Excellent customer service is a great differentiator but not many insurance organisations can stake claim to having raised the bar on their service standards. Most of the efforts by insurance organisations are directed towards soliciting customers to buy an insurance policy but when it is a question claims management, a slew of performance measurers merge from nowhere. Private Banks and private insurers have added to the chaos through their shambolic efforts to acquire customers at any cost. There is lot that needs to be done from a regulatory perspective”.

⌘

The ongoing pandemic is being used by many companies, insurance companies included, to increase the use of technology eating away many jobs hitherto being done manually, particularly Robotic Process Automation



INSURANCE NEWS in brief

■ A.M. Khan, Dharwad

(RPA). Companies like HDFC Life have launched Ezra, the Google Assistant bot which offers intelligent services like handling dynamic queries and offering insights into policies. The bot can successfully answer more than 200 queries.

⌘

IRDA, after bringing in a standard health cover, covid cover, term cover, and a standard vector borne disease health policy,

has now realised an exposure draft for a standard personal accident insurance cover. The product will have maximum sum assured of Rs.1 crore and a minimum of Rs.2.5 lakh. All general and standalone health insurers will have to offer it April 1, 2021 onwards.

⌘

Canara Bank has raised Rs.2,000 crore equity capital by issuing over 19 crore shares. LIC has purchased 25 % of 19,32,36,714 equity shares to eligible qualified institutional buyers @ Rs.103.50 per equity share.

⌘

As of December 11, 2020 non-life insurers in India have received more than 6,60,000 claims amounting to Rs.9,989.89 crore and have settled 508,334 claims amounting to over S.4,800 crore.

⌘

Merger and Acquisition (M&A) is another area in which the insurers across the globe are now active not only to keep themselves afloat but also to emerge strong when the pandemic outbreak subsides. Insurers were already under pressure to combine before the coronavirus battered their balance sheets, with record low bond yields and mounting regulation costs chipping away at their earnings for years. As the pandemic accelerates those trends and squeezes valuations, a new sense of urgency has kicked in. With the onus on boosting income from premiums, many are focusing on bulking up in markets where they're firmly established and have the size to influence prices. A record rebound in merger activity this year and a rise in litigation has brought with it an upsurge in insurance policies that give companies and private equity firms cover for when a deal goes wrong.

⌘

Swiss Re Institute has in a study observed that the insurance industry losses from natural catastrophes and man-made disasters across the globe amount to US \$ 83 billion in 2020, making it the fifth-costliest year for the industry since 1970.

EIGHT MILLION PLUNGED INTO POVERTY SINCE US CORONA VIRUS AID ENDED:

The cutoff of Federal Supplemental unemployment benefits in July 2020 have driven 8 million Americans into poverty in the ensuing five months, according to a study published on 17.12.2020 by the University of Chicago and the University of Notre Dame. The increase of 2.4% points in the poverty rate, in the span of only 5 months, is the fastest increase since the US Government began collecting figures on poverty in 1960. It is twice the size of the worst previous increase during 1979-1980 oil crisis. The increase in poverty is greater for African Americans 3.1% points and for those with High School Education or less 5.1% points. The study confirms that driving workers and their families into the poverty is the deliberation policy of the US Government.

KIA AUTO WORKERS IN SOUTH KOREA LAUNCH WEEK LONG STRIKE ACTION:

Auto workers at KIA Motors have struck work again from 13th December. This is their 4th Industrial Action within One Month. The workers stopped work from 9th to 11th December demanding improvements in pay and other working conditions in a situation where the auto companies are attempting to impose wage freezes throughout the industry. Workers began their strike from 13th and lasted up to 17th December. Workers are demanding 109 Dollar months wage increase and 30% Company operating benefit as Bonus.

FRENCH TRANSPORT WORKERS STRIKE IN PARIS:

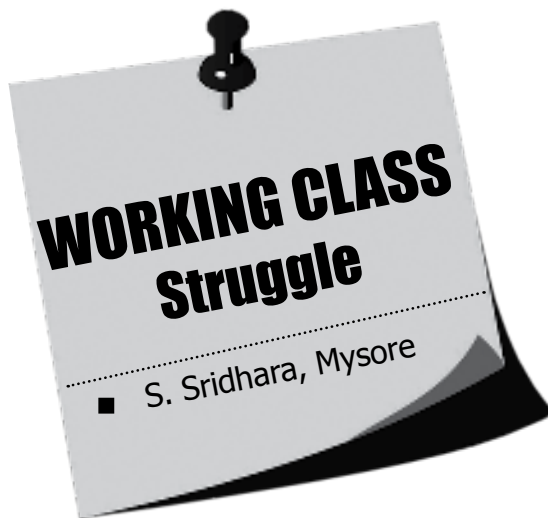
French Transport Workers in Paris Public transport network held one day strike on 15th December against privatisation of transport network, which will lead to attack on jobs and service conditions.

STRIKE BY LONDON HEATHROW AIRPORT WORKERS:-

Airport workers including baggage handlers, engineers, firefighters and other operative staff at HEATHROW Airport Ltd in London held 24 hour strike on 14th December and further 2 day strike on 17th and 18th December. They held a one day strike on 30th November. On 14th December workers held car rally at HEATHROW to promote their protest. The workers are protesting against Hire and Fire policy of the Airport Management and also reduction in salaries & service conditions.

ISRAELI LECTURERS TWO MONTH STRIKE ENDS:

On 13th December, Israeli Lecturers at 11 colleges ended their two months strike and returned to work. The KOAM LAOVDIM Labour Union members were protesting terms and conditions. They demanded a pay rise and end to practice of being fired every summer at the end of the academic year. The agreement reached between the lecturers & the Ministry



of Finance will give lecturers two year contracts & rise in salaries.
WORKERS DEMONSTRATION IN IRAN:

On 13th December teachers held protest in front of the Iranian Parliament to protest their lack of security and low pay. The same day, Municipal workers protested in the city of Ilam in western Iran over several months of wage arrears.

HEALTHCARE WORKERS IN SIX HOSPITALS SOUTH AFRICA

STRIKE FOR PAY INCREASE :

Health workers at CLINIC HEALTH GROUP in South Africa walked out on 14th December, after negotiations with the private health care company failed to reach an agreement. The action affected six hospitals in Gauteng and North West provinces, The HEALTH & ALLIED workers are demanding 10% wage increase and Housing Allowance.

NIGERIAN PORT WORKERS ON STRIKE AFTER 500 WORKERS SACKED:

Port Workers in Nigeria went on strike on December 14th in response to the sacking of 500 workers. The members of the Maritime workers Union of Nigeria were employed by the Companies Integrated Logistics Services, Nigeria and Associated Maritime Services. The two Companies locked out 500 workers. On same day Local Government Workers walked out over pay and service conditions.

TRADE UNIONS RALLY IN MONTEVIDEO AGAINST GOVERNMENT AUSTERITY MEASURES AND REPRESSIVE POLICIES:

On 9th & 10th December Uruguay's main Union Federation (PIT-CNT) marched in Uruguay's Capital City Montevideo, demanding the cancellation of the Law of Urgent consideration (LUC) and impending budget cuts. Both measures are being pushed by the Government. Demonstrators carried signs that called for a rejection of budget cuts, wage cuts, the imposition of gig economy and privatisation of Government Enterprises. Workers also demanded jobs and unemployment subsidies for the 300,000 Uruguayan Workers who have lost their jobs due to CORONA VIRUS PANDEMIC as well as an end to cuts in Education budgets.

A EIGHT DAY STRIKE BY 40000

UK UNIVERSITY WORKERS BEGINS:

More than 40,000 lecturers and other staff held strike for eight days at 60 UK Higher Education Institutions. From 24th November against an onslaught on their pay conditions and pensions. The strike followed a talks break down between Universities UK and the University and College Union. Around a million students are impacted at the Universities, majority of the students also supported the strike action.





·# India dropped two ranks in the Human Development Index of United Nations this year, standing at 131 out of 189 countries. Human Development Index is an assessment of a nation's health, education and standards of living. This year, for the first time, United Nations Development Programme has introduced a new matrix to reflect the impact caused by each country's per-capita carbon emissions and its material foot print, which measures the amount of fossil fuels, materials and other resources used to make the goods and services it consumes. Norway, which tops the HDI, falls 15 places if this matrix is used. Australia falls 72 places while USA and Canada would fall 45 and 40 places respectively. China would fall 16 places from its current ranking of 85 while India may go up eight places.



India's GDP contracted consecutively in the last two quarters – April to September 2020 – for the first time since 1996. While the economy was in recession, businessmen Gautam Adani and Mukesh Ambani's net worth skyrocketed. Between March 2017 and December 2020, Adani's net worth grew over six times in size from \$ 5.37 billion to \$ 34 billion. Since June 2020, it has grown nearly 3.5 times. In comparison, Ambani's net worth grew over 2.8 times between March 2017 and December 2020, from \$ 26.6 billion to \$ 74.4 billion. Since July 2020, it has grown 1.3 times. At the end of 2019, India had 4593 people whose net worth were more than \$ 50 million or more than 350 Crores. 85 new people were added to this list in 2020. 1% of rich Indian's control 39% of nation's wealth.



According to a report by SIPRI research Institute, US and Chinese companies dominated the global arms market in 2019. The US arms industry accounted for 61% of sales by the world's top 25 manufacturers last year ahead of China's 15.7% according to Stockholm Peace Research Institute. Total sales by the top 25 companies rose by 8.5% to \$ 361 billion or 50 times the annual budget of the UN Peace keeping operations. Six US and three Chinese companies dominates the top 10 companies of the world in manufacturing arms.



According to Fitch ratings State-owned Chinese firms defaulted on a record \$ 6.1 billion worth of

bonds between January and October 2020, an amount as much as the previous two years combined. According to a report, these defaults have rattled the China's nearly \$ 4 trillion debt market of which state-owned enterprises are estimated to account for more than half. 20 Chinese companies have suspended plans for new debt issues in November 2020 totalling to \$ 2.4 billion, citing recent

market turmoil. The State sector of Chinese economy is a major component of the financial system. State owned enterprises amount for about a third of GDP and more than half of bank loans in China and some 90% of Corporate bonds. They have been regarded as sound investments because of what where seen as implicit government guarantee. The slow down in Chinese economy due to Covid 19, growth is expected to come in around 2% this year, compared to 6% last year is the proximate cause of China's debt problem.



·# In 2019, 35 million American's suffered form food insecurity. Two thirds were able to obtain enough food to eat while one third suffered from a reduction in food intake. According to a research conducted by North western University, the number of food insecure households has more than doubled this year, with more than 23% of American households affected. Households with children have seen this rate rise to 29.5%. The United States Department of Agriculture has reported an average inflation of 4% for food items in 2020, double the 20 years average. The bottom 20% of American households spent an average of \$ 4,400 on food in 2019, totalling to 36% of their total income.



·# In 2019-20, over 40% of women had married before turning 18 in Bihar and West Bengal. Most States improved in the indicator of Child marriage, compared to 2015-16, except Assam, Manipur and Tirupura. Among the states Kerala 6.3% and Himachal Pradesh 5.4% has the share of lowest child marriage. In Karnataka, about 45% of women experienced spousal violence in 2019-20, highest in All India. Spousal violence has also rose in Assam and Maharashtra. Among the major states, only Kerala and Himachal Pradesh recorded less than 10% of spousal violence.





For our FIELD FORCES

■ Arivukkadal, Thanjavur

Highest profit: LIC has booked its highest ever profit of Rs.25,908 crore from selling stocks in the eight months ended November 30. The profit is a 66.3% jump from the Rs.15,578 crore gains in the year-ago period and more than 80% of its full-year target of Rs 32,000 crore which, if realised, will be the insurer's **highest earnings from equity investments in its 64-year history**.

Pension Fund: LIC Pension Fund has delivered the highest return of 11.99% and 11.48% respectively in three-year and five-year return categories as on November 24, 2020.

LIC Online: Online facility for switching of funds under ULIP policies has been introduced through LIC's customer portal for policyholders. It's a free service, so no charges are required to be paid for availing this facility. LIC has also extended the bi-lingual customer care through call centre support to regional content and the services are now additionally available in Marathi, Tamil and Bengali. The corporation plans to expand this multilingual connect to its growing customer base through voice and call centre executive support by adding more regional languages to the application in near future. LIC also has a conversational artificial intelligence/machine learning enabled bi-lingual chatbot, LIC Mitra on LIC website licindia.in which is a one stop platform for providing information regarding premium due date, various products of LIC including newly launched plans and customer queries (FAQs) related to policy servicing and claims.

ANANDA: ANANDA is acronym for Atma Nirbhar Agents New-Business Digital Application! LIC said that the entire process from proposal registration to completion of the proposal will be done virtually without any physical interface. This is in stark contrast to the traditional way of selling, where agents carry physical forms and use calculators and mortality tables to explain the premium based on the age and risk profile of the customer.

LTC Cash: Premium paid for insurance policies purchased between October 12, 2020 and March 31, 2021 by central government employees will be eligible for reimbursement under the LTC cash voucher scheme. Going by the rules, payment of **premium for insurance policies purchased during the above specified period is eligible for reimbursement** under the scheme. Payment of premium of existing insurance policies are not covered under this policy.

Standard PA: IRDAI has proposed a standard personal accident product with common coverage and policy wordings across the industry. The insurance market is having a wide variety

of personal accident insurance products, the draft said adding that each product has unique features and the insuring public may find it a challenge to choose an appropriate product. The cover would offer protection against death, permanent disablement, or partial disablement due to accidents.

Job loss insurance: Insurance marketplace Policybazaar.com has launched a new vertical, where visitors can buy job/income loss insurance products. The plans offer coverage where job or income is lost due to termination, lay-off or retrenchment. Some of them even cover the self-employed. The plans help by paying off loans for **up to 3 months**. In case, the job or income is lost due to accident that results in death, partial or permanent disability, or disablement, the insured can get weekly salary benefits for up to 2 years.

Smartphone insurance: India's smartphone insurance market is expected to grow at a CAGR of 29% to touch \$500 million (about Rs.3,678 crore) by 2025.

Merger approval: IRDAI gave in-principle approval for the merger of Bharti AXA General with ICICI Lombard. Upon closing of the proposed transaction, the consolidated entity will have a market share of about 8.7% in the non-life business.

E-hearings: Going digital due to Covid-19 has helped the offices of insurance ombudsman clear up pending cases during the pandemic. In the current fiscal, rate of clearance has been 150% as complainants have been allowed to send documents and attend hearings electronically and through WhatsApp video calls with the complainant.

HDFC-NSDL: HDFC ERGO General Insurance Company has tied up with NSDL Payments Bank Limited to offer a range of general insurance products to the bank's customers. NSDL Payments Bank Limited is a subsidiary of National Securities Depository Ltd.

Corona Worries: A total of 5.76 lakh claims worth Rs.8,597 crore have been filed with insurance companies on account of the treatment costs for the pandemic, with only 4.2 lakh claims worth Rs.3,871 crore settled as on November 18, latest data from General Insurance Council of India. A possible second wave of coronavirus infections in India, as seen in several European countries, could prove to be a major setback for the health insurance industry that's already facing a deluge of claims.

TU Class by Women Employees Coordination Committee, Eastern Zone

Continued from Page 35

faced by the toiling millions, the Govt at the Centre has chosen this moment to intensify the attacks on lives and livelihood of the workers and farmers in order to serve the interests of the private monopoly capital, both indigenous and foreign. She also condemned the government policy of selling the PSUs which were considered as the foundation stones of the Indian economy. To fight this onslaught she stressed upon the need for a united struggle. She cautioned that we should also be careful about the vicious propaganda to divide the working class unity on the lines of caste, creed, gender and religion. She appealed to the women employees to actively participate in the nation-wide general strike called by almost all the Central Trade Unions/ Associations of the workers of this country on 26th November, 2020 and concluded with the hope that the general strike would be a grand success throughout the eastern zone.

Her speech was followed by lively interactions made by some of the women comrades. Before the end, Com. Dhrubojyoti Ganguly, President EZIEA, spoke briefly. He also lauded the role of the Women's Coordination Committee in organizing the TU Class. Com. Arpita Ray, the other Joint Convenor, conducted the proceedings from the interactive session to the end. About 100 women members from different Divisional Units under EZIEA participated in the TU class. Com. Satanjib Das, former President, EZIEA and Com. Bhabendra Kumar Kalita, Vice President, EZIEA also participated in the program. Com Pitambar Rajbhandari and Com. Saikat Choudhury, the General Secretaries of GDIEA and DIEA Jalpaiguri respectively extended technical assistance for the smooth conduct of the class.



Com. K.M James

Vice-President, LIC Pensioners Association, Trivandrum Division passed away on 12/12/2020 at the age of 79. Com James while in service rendered invaluable services to AIIEA in different capacities including as the President of LIC Employees' Union, Trivandrum Division. He was Secretary of LIC Staff Cooperative Bank for several terms. Insurance Worker mourns the unfortunate demise of Com K.M.James and offers its heartfelt condolences to the bereaved family.

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Insurance Worker heartily thank these comrades for their fine gesture.

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
April	329	7509.72
May	330	7532.55
June	332	7578.20
July	336	7669.50
August	338	7715.15
Sept(Base 2016)	118.1	340.13
October	119.5	344.16

Base1960=Base2001x22.8259; Base 2001=Base 2016x 2.88



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